

**Fill in this information to identify your case:**

Debtor 1	<b>John Adam Kozak</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	EASTERN DISTRICT OF NORTH CAROLINA		
Case number (if known)	24-04051-5-PWM		

☐ Check if this is an amended filing
**Official Form 106Sum****Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

**Part 1: Summarize Your Assets**

		<b>Your assets</b> Value of what you own
1. <b>Schedule A/B: Property</b> (Official Form 106A/B)		
1a. Copy line 55, Total real estate, from Schedule A/B.....	\$	<b>1,000,000.00</b>
1b. Copy line 62, Total personal property, from Schedule A/B.....	\$	<b>80,093.58</b>
1c. Copy line 63, Total of all property on Schedule A/B.....	\$	<b>1,080,093.58</b>

**Part 2: Summarize Your Liabilities**

		<b>Your liabilities</b> Amount you owe
2. <b>Schedule D: Creditors Who Have Claims Secured by Property</b> (Official Form 106D)		
2a. Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i> ...	\$	<b>1,083,526.21</b>
3. <b>Schedule E/F: Creditors Who Have Unsecured Claims</b> (Official Form 106E/F)		
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i> .....	\$	<b>500,000.00</b>
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i> .....	\$	<b>12,597,694.86</b>
<b>Your total liabilities</b>		<b>\$ 14,181,221.07</b>

**Part 3: Summarize Your Income and Expenses**

4. <b>Schedule I: Your Income</b> (Official Form 106I)		
Copy your combined monthly income from line 12 of <i>Schedule I</i> .....	\$	<b>10,650.08</b>
5. <b>Schedule J: Your Expenses</b> (Official Form 106J)		
Copy your monthly expenses from line 22c of <i>Schedule J</i> .....	\$	<b>13,999.00</b>

**Part 4: Answer These Questions for Administrative and Statistical Records****6. Are you filing for bankruptcy under Chapters 7, 11, or 13?**
☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

☒ Yes
**7. What kind of debt do you have?**
☐ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

☒ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. *Check this box* and submit this form to the court with your other schedules.

Debtor 1 **John Adam Kozak**Case number (if known) **24-04051-5-PWM**

8. **From the *Statement of Your Current Monthly Income*:** Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$ \_\_\_\_\_

9. **Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F*:**

**From Part 4 on *Schedule E/F*, copy the following:****Total claim**

- |  |           |
|--|-----------|
| 9a. Domestic support obligations (Copy line 6a.)   | \$ _____  |
| 9b. Taxes and certain other debts you owe the government. (Copy line 6b.)  | \$ _____  |
| 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)  | \$ _____  |
| 9d. Student loans. (Copy line 6f.)   | \$ _____  |
| 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) | \$ _____  |
| 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)                                       | +\$ _____ |

- 9g. **Total.** Add lines 9a through 9f.

\$ \_\_\_\_\_

**Fill in this information to identify your case and this filing:**

Debtor 1	<b>John Adam Kozak</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>EASTERN DISTRICT OF NORTH CAROLINA</u>			
Case number	<u>24-04051-5-PWM</u>		

☐ Check if this is an amended filing

## Official Form 106A/B

**Schedule A/B: Property**

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In****1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?**

- ☐ No. Go to Part 2.
- ☒ Yes. Where is the property?

1.1

**308 Arborhill Lane**

Street address, if available, or other description

**Holly Springs NC 27540-0000**

City State ZIP Code

**Wake**

County

**What is the property?** Check all that apply

- ☒ Single-family home
- ☐ Duplex or multi-unit building
- ☐ Condominium or cooperative
- ☐ Manufactured or mobile home
- ☐ Land
- ☐ Investment property
- ☐ Timeshare
- ☐ Other \_\_\_\_\_

**Who has an interest in the property?** Check one

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☒ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

**Resale value**

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

**Current value of the entire property?****\$1,000,000.00****Current value of the portion you own?****\$1,000,000.00**

**Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.**

**Tenancy by entirety**

☐ Check if this is community property (see instructions)

**2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>****\$1,000,000.00****Part 2: Describe Your Vehicles**

**Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not?** Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

Debtor 1 **John Adam Kozak**Case number (if known) **24-04051-5-PWM****3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles**☐ No☒ Yes

3.1 Make: **Land Rover**  
 Model: **Range Rover HSE**  
 Year: **2018**  
 Approximate mileage: **97,000**  
 Other information:  
**JD Power Average Trade-In**

Who has an interest in the property? Check one

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this is community property  
 (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

Current value of the portion you own?

**\$24,225.00****\$24,225.00****4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories**

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

☐ No☒ Yes

4.1 Make: **Stingray**  
 Model: **212**  
 Year: **2015**  
 Other information:  
**Resale value**

Who has an interest in the property? Check one

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this is community property  
 (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

Current value of the portion you own?

**\$19,000.00****\$19,000.00**

5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=&gt;

**\$43,225.00****Part 3: Describe Your Personal and Household Items**

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?  
 Do not deduct secured claims or exemptions.

**6. Household goods and furnishings**

Examples: Major appliances, furniture, linens, china, kitchenware

☐ No☒ Yes. Describe.....

**Small kitchen appliances**  
**Resale value**

**\$100.00**

**Stove**  
**Resale value**

**\$250.00**

**Refrigerator**  
**Resale value**

**\$250.00**

**Washer/dryer**  
**Resale value**

**\$250.00**

Debtor 1 John Adam KozakCase number (if known) 24-04051-5-PWM

China, dishes, pots, pans, silverware, etc. Resale value
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\$250.00

Living room and den furniture Resale value
---

\$500.00

Bedroom furniture Resale value
-----------------------------------

\$750.00

Dining room furniture Resale value
---------------------------------------

\$250.00

Office furniture Resale value
----------------------------------

\$50.00

Lawn furniture and grill Resale value
--

\$500.00

Tools Resale value
-----------------------

\$50.00**7. Electronics***Examples:* Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games☐ No☒ Yes. Describe.....

Televisions, computers, phones, tablets, electronic watch, video game systems, etc. Resale value
---

\$750.00**8. Collectibles of value***Examples:* Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles☒ No☐ Yes. Describe.....**9. Equipment for sports and hobbies***Examples:* Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments☐ No☒ Yes. Describe.....

Recreational and hobby equipment Resale value
--

\$250.00**10. Firearms***Examples:* Pistols, rifles, shotguns, ammunition, and related equipment☐ No☒ Yes. Describe.....

Debtor 1 John Adam KozakCase number (if known) 24-04051-5-PWM

Firearms Resale value
--------------------------

\$1,500.0011. **Clothes***Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories☐ No☒ Yes. Describe.....

Clothes Resale value
-------------------------

\$1,500.0012. **Jewelry***Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver☒ No☐ Yes. Describe.....13. **Non-farm animals***Examples:* Dogs, cats, birds, horses☒ No☐ Yes. Describe.....14. **Any other personal and household items you did not already list, including any health aids you did not list**☒ No☐ Yes. Give specific information.....15. **Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here .....**\$7,200.00**Part 4: Describe Your Financial Assets****Do you own or have any legal or equitable interest in any of the following?**

**Current value of the portion you own?**  
Do not deduct secured claims or exemptions.

16. **Cash***Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition☐ No☒ Yes.....**Cash**\$300.0017. **Deposits of money***Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.☐ No☒ Yes.....

Institution name:

17.1. **Checking 5272**First Citizens\$13,077.4117.2. **Checking**Navy Federal Credit Union\$7,493.0017.3. **Checking 7503**Truist  
Negative balance\$0.00

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	17.4. <b>Checking 2573</b>	<u>Truist</u>		<b>\$4.17</b>
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**18. Bonds, mutual funds, or publicly traded stocks***Examples: Bond funds, investment accounts with brokerage firms, money market accounts*☒ No☐ Yes..... Institution or issuer name:**19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**☐ No☒ Yes. Give specific information about them.....

Name of entity:

% of ownership:

**Stellar Beach Realty & Rentals, LLC.**

**Assets:** 2020 Ford Transit (lien: Ford Motor Credit, \$8,500); 2018 Ram Pro Master (lien: Chrysler Financial, \$17,500); 2021 GMC Sierra (lien: Bridgecrest, \$21,000); 2018 GMC 1500 (lien: none); furnishings kept in rental properties (unknown value), and a Truist Bank account with a negative balance. Liabilities are extensive.

**Last day of operation was October 15, 2024.****Articles of Dissolution have not been filed.****100** %**\$0.00**

**1 Sandpiper, LLC. Asset:** 1 Sandpiper Lane, Marathon Florida 33050; furniture, bank account.  
**Liability:** bank loan.

**50** %**\$0.00**

**88 Tingler Lane, LLC. Asset:** 2018 Ferrari 488 Spider Convertible 2D (\$220,000). **Liability:** Ally \$253,477

**100** %**\$0.00****Florida Viking, LLC.**

**Assets:** 52 Viking boat, FMV: \$450,000. **Owes:** Truist \$471,620

**100** %**\$0.00****301 Brunswick, LLC**

**Assets:** 24 Yellowfin (FMV: \$80,000) (Owe: Truist \$80,000)

**100** %**\$0.00**

**Stellar Beach Rentals, LLC. Assets:** holding company for multiple SAREs.

**95%** %**\$0.00**

**Entities that the Debtor has an ownership interest in and which have not be formally dissolved, but which are not operating and have no assets are listed in Question 27 of the Statement of Financial Affairs.**

%

**\$0.00****20. Government and corporate bonds and other negotiable and non-negotiable instruments***Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.**Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.*☒ No☐ Yes. Give specific information about them

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Issuer name:

**21. Retirement or pension accounts***Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans☐ No☒ Yes. List each account separately.

Type of account:

Institution name:

**IRA****Edward Jones****\$0.00****22. Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

*Examples:* Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others☒ No☐ Yes. ....

Institution name or individual:

**23. Annuities** (A contract for a periodic payment of money to you, either for life or for a number of years)☒ No☐ Yes..... Issuer name and description.**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No☐ Yes..... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**☒ No☐ Yes. Give specific information about them...**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property***Examples:* Internet domain names, websites, proceeds from royalties and licensing agreements☒ No☐ Yes. Give specific information about them...**27. Licenses, franchises, and other general intangibles***Examples:* Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses☒ No☐ Yes. Give specific information about them...**Money or property owed to you?****Current value of the  
portion you own?**  
Do not deduct secured  
claims or exemptions.**28. Tax refunds owed to you**☒ No☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....**29. Family support***Examples:* Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement☒ No☐ Yes. Give specific information.....**30. Other amounts someone owes you***Examples:* Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else☐ No☒ Yes. Give specific information..



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Potential claims against former business associates: Wanda Tate, Keith Hadding, Gary Herman, Hailey Gavrilis, Phil Searcy, Bo Tate, Ben Coberna, Mike Gilley, Matt Gallins

Unknown**31. Interests in insurance policies***Examples:* Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance☐ No☒ Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund value:

Prudential - whole life insurance policy.Wife\$8,794.00Edward Jones - term life policy. No cash value.Wife\$0.00**32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

☒ No☐ Yes. Give specific information..**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment***Examples:* Accidents, employment disputes, insurance claims, or rights to sue☒ No☐ Yes. Describe each claim.....**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**☒ No☐ Yes. Describe each claim.....**35. Any financial assets you did not already list**☒ No☐ Yes. Give specific information..**36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....**\$29,668.58**Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.****37. Do you own or have any legal or equitable interest in any business-related property?**☒ No. Go to Part 6.☐ Yes. Go to line 38.**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**

If you own or have an interest in farmland, list it in Part 1.

**46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**☒ No. Go to Part 7.☐ Yes. Go to line 47.**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above**

Debtor 1 John Adam KozakCase number (if known) 24-04051-5-PWM

## 53. Do you have other property of any kind you did not already list?

*Examples: Season tickets, country club membership*☒ No☐ Yes. Give specific information.....

54. Add the dollar value of all of your entries from Part 7. Write that number here .....

\$0.00**Part 8:** List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2 .....		<u>\$1,000,000.00</u>
56. Part 2: Total vehicles, line 5	<u>\$43,225.00</u>	
57. Part 3: Total personal and household items, line 15	<u>\$7,200.00</u>	
58. Part 4: Total financial assets, line 36	<u>\$29,668.58</u>	
59. Part 5: Total business-related property, line 45	<u>\$0.00</u>	
60. Part 6: Total farm- and fishing-related property, line 52	<u>\$0.00</u>	
61. Part 7: Total other property not listed, line 54	+ <u>\$0.00</u>	
62. Total personal property. Add lines 56 through 61...	<u>\$80,093.58</u>	Copy personal property total <u>\$80,093.58</u>
63. Total of all property on Schedule A/B. Add line 55 + line 62		<u>\$1,080,093.58</u>

Rev. 5/2022

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF NORTH CAROLINAIN THE MATTER OF:  
**John Adam Kozak**  
Debtor(s).CASE NUMBER:  
**24-04051-5-PWM**

## SCHEDULE C-1 - PROPERTY CLAIMED AS EXEMPT

I, **John Adam Kozak**, claim the following property as exempt pursuant to 11 U.S.C. § 522 and the laws of the State of North Carolina, and nonbankruptcy Federal law: **(Attach additional sheets if necessary).**

1. NCGS 1C-1601(a)(1) (NC Const., Article X, Section 2) REAL OR PERSONAL PROPERTY USED AS A RESIDENCE OR BURIAL PLOT (The exemption is not to exceed \$35,000; however, an unmarried debtor who is 65 years of age or older is entitled to retain an aggregate interest in the property not to exceed \$60,000 in value so long as the property was previously owned by the debtor as a tenant by the entireties or as a joint tenant with rights of survivorship and the former co-owner of the property is deceased, in which case the debtor must specify his/her age and the name of the former co-owner, if a child use initials only, of the property below).

Description of Property and Address	Market Value	Owner (D1)Debtor 1 (D2)Debtor 2 (J)Joint	Mortgage Holder or Lien Holder	Amount of Mortgage or Lien	Net Value	Value Claimed as Exempt Pursuant to NCGS 1C-1601(a)(1)
<b>308 Arborhill Lane Holly Springs, NC 27540 Wake County Resale value</b>	<b>1,000,000.00</b>		<b>Wake County Tax Administration Wells Fargo Bank First Citizens Bank</b>	<b>7,051.84 308,138.00 720,445.37</b>	<b>0.00</b>	<b>30,000.00</b>

Debtor's Age: \_\_\_\_\_  
Name of former co-owner: \_\_\_\_\_

**VALUE OF REAL ESTATE CLAIMED AS EXEMPT PURSUANT TO NCGS 1C-1601(a)(1): \$ 30,000.00**

2. NCGS 1C-1601(a)(3) MOTOR VEHICLE (The exemption in one vehicle is not to exceed \$3,500).

Model, Year Style of Auto	Market Value	Owner (D1)Debtor 1 (D2)Debtor 2 (J)Joint	Lien Holder	Amount of Lien	Net Value	Value Claimed as Exempt Pursuant to NCGS 1C-1601(a)(3)
<b>-NONE-</b>						

**VALUE OF MOTOR VEHICLE CLAIMED AS EXEMPT PURSUANT TO NCGS 1C-1601(a)(3): \$ 0.00**

3. NCGS 1C-1601(a)(4) (NC Const., Article X, Section 1) PERSONAL OR HOUSEHOLD GOODS (The debtor's aggregate interest is not to exceed \$5,000 plus \$1,000 for each dependent of the debtor, not to exceed \$4,000 total for dependents). The number of dependents for exemption purposes is **3**.

Description of Property	Market Value	Owner (D1)Debtor 1 (D2)Debtor 2 (J)Joint	Lien Holder	Amount of Lien	Net Value	Claimed as Exempt Pursuant to NCGS 1C-1601(a)(4)
<b>Bedroom furniture Resale value</b>	<b>1,500.00</b>				<b>750.00 50% owned</b>	<b>750.00</b>
<b>China, dishes, pots, pans, silverware, etc. Resale value</b>	<b>500.00</b>				<b>250.00 50% owned</b>	<b>250.00</b>
<b>Clothes Resale value</b>	<b>1,500.00</b>				<b>1,500.00</b>	<b>1,500.00</b>
<b>Dining room furniture Resale value</b>	<b>500.00</b>				<b>250.00 50% owned</b>	<b>250.00</b>
<b>Firearms Resale value</b>	<b>1,500.00</b>				<b>1,500.00</b>	<b>550.00</b>
<b>Firearms Resale value</b>	<b>1,500.00</b>				<b>1,500.00</b>	<b>950.00</b>

Description of Property	Market Value	Owner (D1)Debtor 1 (D2)Debtor 2 (J)Joint	Lien Holder	Amount of Lien	Net Value	Claimed as Exempt Pursuant to NCGS 1C-1601(a)(4)
Lawn furniture and grill Resale value	1,000.00				500.00 50% owned	500.00
Living room and den furniture Resale value	1,000.00				500.00 50% owned	500.00
Office furniture Resale value	100.00				50.00 50% owned	50.00
Recreational and hobby equipment Resale value	500.00				250.00 50% owned	250.00
Refrigerator Resale value	500.00				250.00 50% owned	250.00
Small kitchen appliances Resale value	200.00				100.00 50% owned	100.00
Stove Resale value	500.00				250.00 50% owned	250.00
Televisions, computers, phones, tablets, electronic watch, video game systems, etc. Resale value	1,500.00				750.00 50% owned	750.00
Tools Resale value	100.00				50.00 50% owned	50.00
Washer/dryer Resale value	500.00				250.00 50% owned	250.00

VALUE CLAIMED AS EXEMPT PURSUANT TO NCGS 1C-1601(a)(4): \$ 7,200.00

4. NCGS 1C-1601(a)(5) TOOLS OF TRADE (The debtor's aggregate interest is not to exceed \$2,000 in value).

Description	Market Value	Owner (D1)Debtor 1 (D2)Debtor 2 (J)Joint	Lien Holder	Amount of Lien	Net Value	Value Claimed as Exempt Pursuant to NCGS 1C-1601(a)(5)
-NONE-						

VALUE CLAIMED AS EXEMPT PURSUANT TO NCGS 1C-1601(a)(5): \$ 0.00

5. NCGS 1C-1601(a)(6) LIFE INSURANCE (NC Const., Article X, Section 5).

Description\Insured\Last Four Digits of Policy Number\Beneficiary(if child, initials only)	Cash Value
Edward Jones - term life policy. No cash value. Beneficiary: Wife	0.00
Prudential - whole life insurance policy. Beneficiary: Wife	8,794.00

6. NCGS 1C-1601(a)(7) PROFESSIONALLY PRESCRIBED HEALTH AIDS (For Debtor or Debtor's Dependents, no limit on value).

Description
-NONE-

7. NCGS 1C-1601(a)(8) COMPENSATION FOR PERSONAL INJURY, INCLUDING COMPENSATION FROM PRIVATE DISABILITY POLICIES OR ANNUITIES, OR COMPENSATION FOR DEATH OF A PERSON UPON WHOM THE DEBTOR WAS DEPENDENT FOR SUPPORT. COMPENSATION NOT EXEMPT FROM RELATED LEGAL, HEALTH OR FUNERAL EXPENSE.

Description AND Source of Compensation, Including Name (If child, initials only) & Last Four Digits of Account Number of any Disability Policy/Annuity
-NONE-

8. NCGS 1C-1601(a)(2) ANY PROPERTY (Debtor's aggregate interest in any property is not to exceed \$5,000 in value of any unused exemption amount to which the debtor is entitled under NCGS 1C-1601(a)(1)).

Description of Property and Address	Market Value	Owner (D1)Debtor 1 (D2)Debtor 2 (J)Joint	Lien Holder	Amount of Lien	Net Value	Value Claimed as Exempt Pursuant to NCGS 1C-1601(a)(2)
<b>-NONE-</b>						

**VALUE CLAIMED AS EXEMPT PURSUANT TO NCGS 1C-1601(a)(2): \$ 0.00**

9. NCGS 1C-1601(a)(9) and 11 U.S.C. § 522 INDIVIDUAL RETIREMENT PLANS & RETIREMENT FUNDS, as defined in the Internal Revenue Code, and any plan treated in the same manner as an individual retirement plan, including individual retirement accounts and Roth retirement accounts as described in §§ 408(a) and 408A of the Internal Revenue Code, individual retirement annuities as described in § 408(b) of the Internal Revenue Code, accounts established as part of a trust described in § 408(c) of the Internal Revenue Code, and funds in an account exempt from taxation under § 401, 403, 408, 408A, 414, 457, or 510(a) of the Internal Revenue Code. For purposes of this subdivision, "Internal Revenue Code" means Code as defined in G.S. 105-228.90.

Type of Account\Location of Account\Last Four Digits of Account Number
<b>-NONE-</b>

10. NCGS 1C-1601(a)(10) FUNDS IN A COLLEGE SAVINGS PLAN, as qualified under § 529 of the Internal Revenue Code, and that are not otherwise excluded from the estate pursuant to 11 U.S.C. §§ 541(b)(5)-(6), (e), not to exceed a cumulative limit of \$25,000. If funds were placed in a college savings plan within the 12 months prior to filing, the contributions must have been made in the ordinary course of the debtor's financial affairs and must have been consistent with the debtor's past pattern of contributions. The exemption applies to funds for a child of the debtor that will actually be used for the child's college or university expenses.

College Savings Plan\Last Four Digits of Account Number\Value\Initials of Child Beneficiary
<b>-NONE-</b>

11. NCGS 1C-1601(a)(11) RETIREMENT BENEFITS UNDER THE RETIREMENT PLANS OF OTHER STATES AND GOVERNMENTAL UNITS OF OTHER STATES (The debtor's interest is exempt only to the extent that these benefits are exempt under the laws of the state or governmental unit under which the benefit plan is established).

Name of Retirement Plan\State Governmental Unit\Last Four Digits of Identifying Number
<b>-NONE-</b>

12. NCGS 1C-1601(a)(12) ALIMONY, SUPPORT, SEPARATE MAINTENANCE, AND CHILD SUPPORT PAYMENTS OR FUNDS THAT HAVE BEEN RECEIVED OR TO WHICH THE DEBTOR IS ENTITLED (The debtor's interest is exempt to the extent the payments or funds are reasonably necessary for the support of the debtor or any dependent of the debtor).

Type of Support\Amount\Location of Funds
<b>-NONE-</b>

13. TENANCY BY THE ENTIRETY. The following property is claimed as exempt pursuant to 11 U.S.C. § 522 and the law of the State of North Carolina pertaining to property held as tenants by the entirety.

Description of Property and Address	Market Value	Lien Holder	Amount of Lien	Net Value
<b>308 Arborhill Lane Holly Springs, NC 27540 Wake County Resale value</b>	<b>1,000,000.00</b>	<b>Wake County Tax Administration Wells Fargo Bank First Citizens Bank</b>	<b>7,051.84 308,138.00 720,445.37</b>	<b>0.00</b>

**VALUE CLAIMED AS EXEMPT: \$ 0.00**

14. NORTH CAROLINA PENSION FUND EXEMPTIONS

<b>-NONE-</b>
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## 15. OTHER EXEMPTIONS CLAIMED UNDER LAWS OF THE STATE OF NORTH CAROLINA

<b>a.</b>	<b>Debtor earnings necessary to support family (all earnings from last 60 days), N.C. Gen. Stat. § 1-362</b>	<b>13,077.41</b>
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## 16. FEDERAL PENSION FUND EXEMPTIONS

<b>-NONE-</b>	
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## 17. OTHER EXEMPTIONS CLAIMED UNDER NONBANKRUPTCY FEDERAL LAW

<b>-NONE-</b>	
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## 18. RECENT PURCHASES

(a). List tangible personal property purchased by the debtor within ninety (90) days of the filing of the bankruptcy petition.

<u>Description</u>	<u>Market Value</u>	<u>Lien Holder</u>	<u>Amount of Lien</u>	<u>Net Value</u>
<b>-NONE-</b>				

(b). List any tangible personal property from 18(a) that is directly traceable to the liquidation or conversion of property that may be exempt and that was not acquired by transferring or using additional property.

<u>Description of Replacement Property</u>	<u>Description of Property Liquidated or Converted that May Be Exempt</u>

## 19. The debtor's property is subject to the following claims:

- a. Of the United States or its agencies as provided by federal law.
- b. Of the State of North Carolina or its subdivisions for taxes, appearance bonds or fiduciary bonds;
- c. Of a lien by a laborer for work done and performed for the person claiming the exemption, but only as to the specific property affected.
- d. Of a lien by a mechanic for work done on the premises, but only as to the specific property affected.
- e. For payment of obligations contracted for the purchase of specific real property affected.
- f. For contractual security interests in specific property affected; provided, that the exemptions shall apply to the debtor's household goods notwithstanding any contract for a nonpossessory, nonpurchase money security interest in any such goods.
- g. For statutory liens, on the specific property affected, other than judicial liens.
- h. For child support, alimony or distributive award order pursuant to Chapter 50 of the General Statutes of North Carolina.
- i. For criminal restitution orders docketed as civil judgments pursuant to G.S. 15A-1340.38.
- j. Debts of a kind specified in 11 U.S.C. § 523(a)(1) (certain taxes), (5) (domestic support obligations).
- k. Debts of a kind specified in 11 U.S.C. § 522(c).

<u>Claimant</u>	<u>Nature of Claim</u>	<u>Amount of Claim</u>	<u>Description of Property</u>	<u>Value of Property</u>	<u>Net Value</u>
<b>USAA Federal Savings Bank</b>	<b>Agreement</b>	<b>21,737.00</b>	<b>2015 Stingray 212 Resale value</b>	<b>19,000.00</b>	<b>0.00</b>
<b>Truist Bank</b>	<b>Agreement</b>	<b>26,154.00</b>	<b>2018 Land Rover Range Rover HSE 97,000 miles JD Power Average Trade-In</b>	<b>24,225.00</b>	<b>0.00</b>

None of the property listed in paragraph 18(a), except qualified replacement property under 18(b), has been included in this claim of exemptions.

None of the claims listed in paragraph 19 is subject to this claim of exemptions.

I declare that to the extent any exemptions I have claimed appear on its face to exceed the amount allowed by the applicable statute, I claim only the maximum amount allowed by statute.

UNSWORN DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF INDIVIDUAL  
TO SCHEDULE C-1 - PROPERTY CLAIMED AS EXEMPT

I, **John Adam Kozak**, declare under penalty of perjury that I have read the foregoing Schedule C-1 - Property Claimed as Exempt, consisting of 5 sheets, and that they are true and correct to the best of my knowledge, information and belief.

Executed on: **December 17, 2024**

**/s/ John Adam Kozak**

**John Adam Kozak**

Debtor

**Fill in this information to identify your case:**

Debtor 1	<b>John Adam Kozak</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	EASTERN DISTRICT OF NORTH CAROLINA		
Case number (if known)	24-04051-5-PWM		

☐ Check if this is an amended filing

## Official Form 106D

## Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

## 1. Do any creditors have claims secured by your property?

- ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- ☒ Yes. Fill in all of the information below.

**Part 1: List All Secured Claims**

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
<b>2.1 First Citizens Bank</b> <small>Creditor's Name</small>  <b>Attn: Managing Agent/Bankruptcy</b> <b>3601 Thirlane Road NW</b> <b>Roanoke, VA 24019</b> <small>Number, Street, City, State &amp; Zip Code</small>	<b>Describe the property that secures the claim:</b> <b>308 Arborhill Lane Holly Springs, NC 27540 Wake County</b> <b>Resale value</b> <b>\$720,445.37</b>	<b>\$1,000,000.00</b>	<b>\$35,635.21</b>

**As of the date you file, the claim is:** Check all that apply.

☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Nature of lien.** Check all that apply.

☒ An agreement you made (such as mortgage or secured car loan)  
☐ Statutory lien (such as tax lien, mechanic's lien)  
☐ Judgment lien from a lawsuit  
☐ Other (including a right to offset) \_\_\_\_\_

**Who owes the debt?** Check one.

☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim relates to a community debt

Date debt was incurred **October 4, 2022** Last 4 digits of account number **9218**



Debtor 1 **John Adam Kozak** Case number (if known) **24-04051-5-PWM**

First Name Middle Name Last Name

2.2 **Truist Bank** Describe the property that secures the claim: **\$26,154.00** **\$24,225.00** **\$1,929.00**

Creditor's Name

**Attn: Bankruptcy  
Department  
PO Box 1847  
Wilson, NC 27894**

Number, Street, City, State & Zip Code

Describe the property that secures the claim:

**2018 Land Rover Range Rover HSE  
97,000 miles  
JD Power Average Trade-In**

As of the date you file, the claim is: Check all that apply.

☐ Contingent

☐ Unliquidated

☐ Disputed

Nature of lien. Check all that apply.

☒ An agreement you made (such as mortgage or secured car loan)

☐ Statutory lien (such as tax lien, mechanic's lien)

☐ Judgment lien from a lawsuit

☐ Other (including a right to offset)

Who owes the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim relates to a community debt

Date debt was incurred **November 20, 2019**

Last 4 digits of account number **9001**

2.3 **USAA Federal Savings Bank**

Creditor's Name

**Attn: Managing  
Agent/Bankruptcy  
Post Office Box 65020  
San Antonio, TX  
78265-5020**

Number, Street, City, State & Zip Code

Describe the property that secures the claim:

**2015 Stingray 212  
Resale value**

As of the date you file, the claim is: Check all that apply.

☐ Contingent

☐ Unliquidated

☐ Disputed

Nature of lien. Check all that apply.

☒ An agreement you made (such as mortgage or secured car loan)

☐ Statutory lien (such as tax lien, mechanic's lien)

☐ Judgment lien from a lawsuit

☐ Other (including a right to offset)

Who owes the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☒ At least one of the debtors and another

☐ Check if this claim relates to a community debt

Date debt was incurred **September 19, 2014**

Last 4 digits of account number **0976**

Debtor 1 **John Adam Kozak** Case number (if known) **24-04051-5-PWM**

First Name Middle Name Last Name

2.4	<b>Wake County Tax Administration</b> <small>Creditor's Name</small>  <b>Attn: Managing Agent/Bankruptcy Post Office Box 2331 Raleigh, NC 27602</b> <small>Number, Street, City, State &amp; Zip Code</small>	<b>Describe the property that secures the claim:</b> <div style="border: 1px solid black; padding: 2px;"> <b>308 Arborhill Lane Holly Springs, NC 27540 Wake County</b>  <b>Resale value</b> </div> <b>As of the date you file, the claim is:</b> Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Nature of lien.</b> Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input checked="" type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) _____	<b>\$7,051.84</b>	<b>\$1,000,000.00</b>	<b>\$0.00</b>
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**Who owes the debt?** Check one.  
☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☒ At least one of the debtors and another  
☐ Check if this claim relates to a community debt

Date debt was incurred \_\_\_\_\_ Last 4 digits of account number \_\_\_\_\_

2.5	<b>Wells Fargo Bank</b> <small>Creditor's Name</small>  <b>Attn: Managing Agent/Bankruptcy PO Box 10335 Des Moines, IA 50306</b> <small>Number, Street, City, State &amp; Zip Code</small>	<b>Describe the property that secures the claim:</b> <div style="border: 1px solid black; padding: 2px;"> <b>308 Arborhill Lane Holly Springs, NC 27540 Wake County</b>  <b>Resale value</b> </div> <b>As of the date you file, the claim is:</b> Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Nature of lien.</b> Check all that apply. <input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) _____	<b>\$308,138.00</b>	<b>\$1,000,000.00</b>	<b>\$0.00</b>
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**Who owes the debt?** Check one.  
☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☒ At least one of the debtors and another  
☐ Check if this claim relates to a community debt

Date debt was incurred **September 17, 2012** Last 4 digits of account number **8193**

Add the dollar value of your entries in Column A on this page. Write that number here:	<b>\$1,083,526.21</b>
If this is the last page of your form, add the dollar value totals from all pages. Write that number here:	<b>\$1,083,526.21</b>

**Part 2: List Others to Be Notified for a Debt That You Already Listed**

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

**Fill in this information to identify your case:**

Debtor 1	<b>John Adam Kozak</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	EASTERN DISTRICT OF NORTH CAROLINA		
Case number (if known)	24-04051-5-PWM		

☐ Check if this is an amended filing

## Official Form 106E/F

**Schedule E/F: Creditors Who Have Unsecured Claims****12/15**

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known).

**Part 1: List All of Your PRIORITY Unsecured Claims****1. Do any creditors have priority unsecured claims against you?**
☐ No. Go to Part 2.

☒ Yes.
**2. List all of your priority unsecured claims.** If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

		Total claim	Priority amount	Nonpriority amount
2.1	<b>NC Department of Revenue</b> Priority Creditor's Name <b>Services Division/ Bankruptcy Unit</b> <b>Post Office Box 1168</b> <b>Raleigh, NC 27602-1168</b> Number Street City State Zip Code	Last 4 digits of account number	<b>\$500,000.00</b>	<b>\$500,000.00</b>
	When was the debt incurred?			<b>\$0.00</b>
<b>Who incurred the debt?</b> Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		<b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of PRIORITY unsecured claim:</b> <input type="checkbox"/> Domestic support obligations <input checked="" type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify _____ <b>Taxes</b>		

**Part 2: List All of Your NONPRIORITY Unsecured Claims****3. Do any creditors have nonpriority unsecured claims against you?**
☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.

☒ Yes.
**4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim.** If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.
**Total claim**

Debtor 1 **John Adam Kozak**

Case number (if known)

**24-04051-5-PWM**

4.1

**109 Ocean Blvd. West LLC**

Nonpriority Creditor's Name

**6085 Peachtree Road  
Myrtle Beach, SC 29588**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☒ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number

Unknown

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent☒ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Business debt**

4.2

**Ally Financial**

Nonpriority Creditor's Name

**Managing Agent/Bankruptcy  
P.O. Box 380901  
Bloomington, MN 55438**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☒ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number

**5767****\$255,477.94**

When was the debt incurred?

**November 21, 2022**

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Co-obligor on Ferrari**

4.3

**American Express**

Nonpriority Creditor's Name

**Attn: Managing Agent/Bankruptcy  
P.O. Box 981535  
El Paso, TX 79998**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number

**\$1,033.00**

When was the debt incurred?

**July 9, 2024**

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Account**

Debtor 1 **John Adam Kozak**

Case number (if known)

**24-04051-5-PWM**

4.4

**Apple Card/GS Bank**

Nonpriority Creditor's Name

**Attn: Managing Agent/Bankruptcy  
Lockbox 6112 PO Box 7247  
Philadelphia, PA 19170-6112**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number

**\$6,107.00**

When was the debt incurred?

**March 10, 2010**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify **Account**

4.5

**Auto-Owners Insurance**

Nonpriority Creditor's Name

**Attn: Managing Agent  
7031 Albert Pitt Road  
Greensboro, NC 27409-9522**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number

**Unknown**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify **Insurance claim**

4.6

**Axos Bank / LaVictoire Finance**

Nonpriority Creditor's Name

**Attn: Managing agent  
PO Box 401420  
Las Vegas, NV 89140**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☒ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number

**\$370,000.00**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☒ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify **Guaranty on 42 Yellowfin**

Debtor 1 **John Adam Kozak**

Case number (if known)

**24-04051-5-PWM**

4.7

**Ben Koberna and Kimberly Marks**

Nonpriority Creditor's Name

**Carolina Kai  
351 e 2nd**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

**Is the claim subject to offset?**

- ☒ No
- ☐ Yes

Last 4 digits of account number

**Unknown****When was the debt incurred?****As of the date you file, the claim is:** Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

**Type of NONPRIORITY unsecured claim:**

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Account**

4.8

**Brian & Lauren Hardwick**

Nonpriority Creditor's Name

**Salty Pink Flamingo  
603 OBW  
Supply, NC 28462**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

**Is the claim subject to offset?**

- ☒ No
- ☐ Yes

Last 4 digits of account number

**Unknown****When was the debt incurred?****As of the date you file, the claim is:** Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

**Type of NONPRIORITY unsecured claim:**

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Account**

4.9

**Brian McAlarney**

Nonpriority Creditor's Name

**2534 Umbria Court  
Apex, NC 27502**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

**Is the claim subject to offset?**

- ☒ No
- ☐ Yes

Last 4 digits of account number

**\$7,000.00****When was the debt incurred?****As of the date you file, the claim is:** Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

**Type of NONPRIORITY unsecured claim:**

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Business debt**

Debtor 1 **John Adam Kozak**

Case number (if known)

**24-04051-5-PWM**4.1  
0**Bruce & Kimberlee Williams**

Nonpriority Creditor's Name

**Keepin It Reel****116 Deal Drive****Supply, NC 28462**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number

**Unknown**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Account**4.1  
1**Capital One**

Nonpriority Creditor's Name

**Attn: Managing Agent/Bankruptcy****PO Box 31293****Salt Lake City, UT 84131**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☒ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number

**\$190,129.00**

When was the debt incurred?

**October 24, 2019**

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Credit card**4.1  
2**Cari Rabinowitz**

Nonpriority Creditor's Name

**Holiday House****432 E Third****Ocean Isle Beach, NC 28469**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number

**Unknown**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Account**

Debtor 1 **John Adam Kozak**

Case number (if known)

**24-04051-5-PWM**4.1  
3**Caroline Brucks**

Nonpriority Creditor's Name

**7824 Percussion Drive  
Apex, NC 27539**

Number Street City State Zip Code

**Who incurred the debt?** Check one.☐ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☒ At least one of the debtors and another☐ **Check if this claim is for a community debt****Is the claim subject to offset?**☒ No☐ Yes

Last 4 digits of account number

**\$500,000.00****When was the debt incurred?****As of the date you file, the claim is:** Check all that apply☐ Contingent☐ Unliquidated☐ Disputed**Type of NONPRIORITY unsecured claim:**☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Loan**4.1  
4**Caroline Brucks**

Nonpriority Creditor's Name

**7824 Percussion Drive  
Apex, NC 27539**

Number Street City State Zip Code

**Who incurred the debt?** Check one.☐ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☒ At least one of the debtors and another☐ **Check if this claim is for a community debt****Is the claim subject to offset?**☒ No☐ Yes

Last 4 digits of account number

**\$750,000.00****When was the debt incurred?****As of the date you file, the claim is:** Check all that apply☐ Contingent☐ Unliquidated☐ Disputed**Type of NONPRIORITY unsecured claim:**☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Loan**4.1  
5**CCC/SG**

Nonpriority Creditor's Name

**1 Seminole Way  
Fort Lauderdale, FL 33314**

Number Street City State Zip Code

**Who incurred the debt?** Check one.☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ **Check if this claim is for a community debt****Is the claim subject to offset?**☒ No☐ Yes

Last 4 digits of account number

**\$21,785.00****When was the debt incurred?****November 1, 2021****As of the date you file, the claim is:** Check all that apply☐ Contingent☐ Unliquidated☐ Disputed**Type of NONPRIORITY unsecured claim:**☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Account**



Debtor 1 **John Adam Kozak**

Case number (if known)

**24-04051-5-PWM**4.1  
6**CFG Merchant Solutions**

Nonpriority Creditor's Name

**Attn: Managing Agent/Bankruptcy  
201 Route 17 North, Ste 805  
Rutherford, NJ 07070**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☒ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number

**\$700,000.00**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Loan**4.1  
7**Chad Frye**

Nonpriority Creditor's Name

**Palm Breezes  
131 E First St  
Ocean Isle Beach, NC 28469**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number

**Unknown**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Account**4.1  
8**Chris Just**

Nonpriority Creditor's Name

**Sunset Serenity  
409 17th ST  
Sunset Beach, NC 28468**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number

**Unknown**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Account**

Debtor 1 **John Adam Kozak**

Case number (if known)

**24-04051-5-PWM**4.1  
9**Courtney Driver**

Nonpriority Creditor's Name

**By The Sea****392 E 4th St****Ocean Isle Beach, NC 28469**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number

**Unknown**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Account**4.2  
0**Custom Capital USA**

Nonpriority Creditor's Name

**1954 Greenspring Drive****Suite 480****Lutherville Timonium, MD 21093**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☒ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number

**\$468,072.07**

When was the debt incurred?

**November 9, 2023**

As of the date you file, the claim is: Check all that apply

☒ Contingent☒ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Business debt**4.2  
1**Danielle Boukedes-**

Nonpriority Creditor's Name

**Lone Palm****159 Brunswick****Supply, NC 28462**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number

**Unknown**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Account**

Debtor 1 **John Adam Kozak**

Case number (if known)

**24-04051-5-PWM**4.2  
2**Darnell & Melissa Williams**

Nonpriority Creditor's Name

**5021 Sartin Road  
Burlington, NC 27217**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☒ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number

**\$36,000.00**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent☒ Unliquidated☒ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Possible liability**4.2  
3**David & Kimbereley Deutsch**

Nonpriority Creditor's Name

**Sunny on Second  
337 E 2nd St  
Ocean Isle Beach, NC 28469**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number

**Unknown**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Account**4.2  
4**Edward Turner yes**

Nonpriority Creditor's Name

**Britts Beach Breeze  
289 e 1st st  
Ocean Isle Beach, NC 28469**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number

**Unknown**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Account**

Debtor 1 **John Adam Kozak**

Case number (if known)

**24-04051-5-PWM**4.2  
5**Erin Hicks**

Nonpriority Creditor's Name

**Sea Ya on Second****349 E Second St****Ocean Isle Beach, NC 28469**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number

**Unknown**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Account**4.2  
6**ES Capital Group, LLC**

Nonpriority Creditor's Name

**1247 Euclid Street****Santa Monica, CA 90404**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☒ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number

**Unknown**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Business debt**4.2  
7**First Citizens Bank**

Nonpriority Creditor's Name

**Attn: Managing Agent/Bankruptcy****3601 Thirlane Road NW****Roanoke, VA 24019**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number

**9218****\$3,455.00**

When was the debt incurred?

**October 19, 2022**

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Credit card**

Debtor 1 **John Adam Kozak**

Case number (if known)

**24-04051-5-PWM**4.2  
8**Gary and Vicki Vanderburg**

Last 4 digits of account number

**Unknown**

Nonpriority Creditor's Name

**Shrimply The Best  
221 Brunswick  
Supply, NC 28462**

When was the debt incurred?

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Contingent☐ Debtor 2 only☐ Unliquidated☐ Debtor 1 and Debtor 2 only☐ Disputed☐ At least one of the debtors and another**Type of NONPRIORITY unsecured claim:**☐ Check if this claim is for a community debt☐ Student loans

Is the claim subject to offset?

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☒ No☐ Debts to pension or profit-sharing plans, and other similar debts☐ Yes☒ Other. Specify **Account**4.2  
9**Gaynor & David Fries**

Last 4 digits of account number

**Unknown**

Nonpriority Creditor's Name

**Marina Jack  
112 Deal Drive  
Supply, NC 28462**

When was the debt incurred?

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Contingent☐ Debtor 2 only☐ Unliquidated☐ Debtor 1 and Debtor 2 only☐ Disputed☐ At least one of the debtors and another**Type of NONPRIORITY unsecured claim:**☐ Check if this claim is for a community debt☐ Student loans

Is the claim subject to offset?

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☒ No☐ Debts to pension or profit-sharing plans, and other similar debts☐ Yes☒ Other. Specify **Account**4.3  
0**Global Merchant Cash Inc.**

Last 4 digits of account number

**\$444,871.95**

Nonpriority Creditor's Name

**Attn: Managing Agent/Bankruptcy  
64 Beaver Street Suite 415  
New York, NY 10004**

When was the debt incurred?

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Contingent☐ Debtor 2 only☒ Unliquidated☐ Debtor 1 and Debtor 2 only☐ Disputed☒ At least one of the debtors and another**Type of NONPRIORITY unsecured claim:**☐ Check if this claim is for a community debt☐ Student loans

Is the claim subject to offset?

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☒ No☐ Debts to pension or profit-sharing plans, and other similar debts☐ Yes☒ Other. Specify **Business debt**

Debtor 1 **John Adam Kozak**

Case number (if known)

**24-04051-5-PWM**4.3  
1**Grasshopper Bank, NA**

Nonpriority Creditor's Name

**915 Broadway****7th Floor****New York, NY 10010**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☒ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number

**\$1,694,400.00**

When was the debt incurred?

**June 15, 2022**

As of the date you file, the claim is: Check all that apply

☐ Contingent☒ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Guaranty for boat loan**4.3  
2**Henry and Juli Bowe**

Nonpriority Creditor's Name

**Here Comes the Sunset****106 North Shore Drive****Sunset Beach, NC 28468**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number

**Unknown**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Account**4.3  
3**Herb Ritter & Jeff Byrum**

Nonpriority Creditor's Name

**Mint Condition****95 W 2nd****Ocean Isle Beach, NC 28469**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number

**Unknown**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Account**

Debtor 1 **John Adam Kozak**

Case number (if known)

**24-04051-5-PWM**4.3  
4**Internal Revenue Service**

Nonpriority Creditor's Name

**PO Box 7346****Philadelphia, PA 19101-7346**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

**Is the claim subject to offset?**

- ☒ No
- ☐ Yes

Last 4 digits of account number

**Unknown****When was the debt incurred?****As of the date you file, the claim is:** Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

**Type of NONPRIORITY unsecured claim:**

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Notices**4.3  
5**Jeff & Debbi Vandeven**

Nonpriority Creditor's Name

**High Tide****420 E Third****Ocean Isle Beach, NC 28469**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

**Is the claim subject to offset?**

- ☒ No
- ☐ Yes

Last 4 digits of account number

**Unknown****When was the debt incurred?****As of the date you file, the claim is:** Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

**Type of NONPRIORITY unsecured claim:**

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Account**4.3  
6**Jennifer Dallaire & Tom Hartman**

Nonpriority Creditor's Name

**The Beach Hive****97 West Second****Ocean Isle Beach, NC 28469**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

**Is the claim subject to offset?**

- ☒ No
- ☐ Yes

Last 4 digits of account number

**Unknown****When was the debt incurred?****As of the date you file, the claim is:** Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

**Type of NONPRIORITY unsecured claim:**

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Account**

Debtor 1 **John Adam Kozak**

Case number (if known)

**24-04051-5-PWM**4.3  
7**Jennifer Dallaire & Tom Hartman**

Nonpriority Creditor's Name

**Sea Grit****78 W First****Ocean Isle Beach, NC 28469**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number

Unknown

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Account**4.3  
8**Jennifer Martin and Eric King**

Nonpriority Creditor's Name

**Shore Beats Work****72 W 1st****Ocean Isle Beach, NC 28469**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number

Unknown

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Account**4.3  
9**Jonathan Ellery Neuman**

Nonpriority Creditor's Name

**176-25 Union Turnpike, Suite 230****Fresh Meadows, NY 11366**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number

Unknown

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Notices**



Debtor 1 **John Adam Kozak**

Case number (if known)

**24-04051-5-PWM**4.4  
0**Joyce Hamilton**

Nonpriority Creditor's Name

**Turtle Vista****9 Via Dolorosa****Ocean Isle Beach, NC 28469**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number

**Unknown**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Account**4.4  
1**JPMCB Card**

Nonpriority Creditor's Name

**Attn: Managing Agent/Bankruptcy****PO Box 15369****Wilmington, DE 19850**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number

**\$138,665.00**

When was the debt incurred?

**March 18, 2016**

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Credit card**4.4  
2**Justin & Tonya Sciranko**

Nonpriority Creditor's Name

**Sunny Daze****409 E Third St****Ocean Isle Beach, NC 28469**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number

**Unknown**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Account**

Debtor 1 **John Adam Kozak**

Case number (if known)

**24-04051-5-PWM**4.4  
3**Justin Sullivan Michael Critcher**

Nonpriority Creditor's Name

**Southern Comfort****7 Sea Turtle****Ocean Isle Beach, NC 28469**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number

**Unknown**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Account**4.4  
4**Karen and Al Willis**

Nonpriority Creditor's Name

**Hypnotic****102 OBE****Supply, NC 28462**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number

**Unknown**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Credit card**4.4  
5**Karen Ayers yes**

Nonpriority Creditor's Name

**Beach, Please!****157 Brunswick****Supply, NC 28462**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number

**Unknown**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Account**

Debtor 1 **John Adam Kozak**

Case number (if known)

**24-04051-5-PWM**4.4  
6**Kathy Hill & Gerald Hill**

Nonpriority Creditor's Name

**Sonrise****149 W Third St****Ocean Isle Beach, NC 28469**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number

**Unknown**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Account**4.4  
7**Kim & Matthew McKinney**

Nonpriority Creditor's Name

**Turtle By the Sea****17 Sea Turtle Path****Ocean Isle Beach, NC 28469**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number

**Unknown**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Account**4.4  
8**Kim Marks**

Nonpriority Creditor's Name

**Callao****125 w first****Ocean Isle Beach, NC 28469**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number

**Unknown**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Account**

Debtor 1 **John Adam Kozak**

Case number (if known)

**24-04051-5-PWM**4.4  
9**Lamborghini Financial**

Nonpriority Creditor's Name

**1 Porsche Drive  
Atlanta, GA 30354**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☒ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ YesLast 4 digits of account number **2392****\$28,258.00**When was the debt incurred? **April 22, 2021**

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Repo deficiency**4.5  
0**Laurie & David Parker**

Nonpriority Creditor's Name

**We Go Beach!  
413 E Third St  
Ocean Isle Beach, NC 28469**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number

**Unknown**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Account**4.5  
1**Lori & Nick Shaw**

Nonpriority Creditor's Name

**Toes in the sand  
436 E Third  
Ocean Isle Beach, NC 28469**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number

**Unknown**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Account**

Debtor 1 **John Adam Kozak**

Case number (if known)

**24-04051-5-PWM**4.5  
2**Lori Pry**

Nonpriority Creditor's Name

**Dock Holiday****154 Tuna Dr  
Supply, NC 28462**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number

**Unknown**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify **Account**

4.5  
3**Lyndsey & Chris Gibson**

Nonpriority Creditor's Name

**The RhoBack****416 E Third  
Ocean Isle Beach, NC 28469**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number

**Unknown**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify **Account**

4.5  
4**Marco & Christy Longo**

Nonpriority Creditor's Name

**Undoer of Knots****403 17th St  
Sunset Beach, NC 28468**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number

**Unknown**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify **Account**

Debtor 1 **John Adam Kozak**

Case number (if known)

**24-04051-5-PWM**4.5  
5**Mason Gossee**

Nonpriority Creditor's Name

**Soggy Doggy****269 E 2nd St****Ocean Isle Beach, NC 28469**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number

**Unknown**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify **Account**

4.5  
6**Mattie & Robert Walker**

Nonpriority Creditor's Name

**Off the Hook****217 Brunswick****Supply, NC 28462**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number

**Unknown**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify **Account**

4.5  
7**Michael Newman**

Nonpriority Creditor's Name

**Villa Serena****323 Serenity lane****Supply, NC 28462**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number

**Unknown**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify **Account**

Debtor 1 **John Adam Kozak**

Case number (if known)

**24-04051-5-PWM**4.5  
8**Michelle Cass**

Nonpriority Creditor's Name

**Bucket List****333 E 1st St****Ocean Isle Beach, NC 28469-9000**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number

**Unknown**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify **Account**

4.5  
9**NC Real Estate Commission**

Nonpriority Creditor's Name

**1313 Navaho Drive****Raleigh, NC 27609**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number

**Unknown**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify **Notices**

4.6  
0**Nick & Kate Trueman**

Nonpriority Creditor's Name

**Shore Thing****215 Brunswick Dr****Supply, NC 28462**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number

**Unknown**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify **Account**

Debtor 1 **John Adam Kozak**

Case number (if known)

**24-04051-5-PWM**4.6  
1**Nikki Huebner**

Nonpriority Creditor's Name

**Endless Summer****117 OBW****Supply, NC 28462**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number

**Unknown**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Account**4.6  
2**Panthers Capital, LLC**

Nonpriority Creditor's Name

**157 Church Street****New Haven, CT 06510**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☒ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number

**\$1,345,998.00**

When was the debt incurred?

**August 20, 2024**

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Business debt**4.6  
3**RDM Capital Funding**

Nonpriority Creditor's Name

**777 Passaic Avenue****#375****Clifton, NJ 07012**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☒ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number

**\$0.00**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Business debt**



Debtor 1 **John Adam Kozak**

Case number (if known)

**24-04051-5-PWM**4.6  
4**Rich Kozak yes**

Nonpriority Creditor's Name

**Big Kahuna  
138 Tuna Dr  
Supply, NC 28462**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number

**Unknown**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify **Account**

4.6  
5**Rob & Julie Kidwell**

Nonpriority Creditor's Name

**Livin' Life Salty  
259 Brunswick Dr  
Supply, NC 28462**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number

**Unknown**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify **Account**

4.6  
6**Rob Croft**

Nonpriority Creditor's Name

**Palm Tree Paradise  
157 West Third St  
Ocean Isle Beach, NC 28469**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number

**Unknown**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify **Account**

Debtor 1 **John Adam Kozak**

Case number (if known)

**24-04051-5-PWM**4.6  
7**Sangita Dash**

Nonpriority Creditor's Name

**Isle Escape****329 E first St****Ocean Isle Beach, NC 28469**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number

**Unknown**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify **Account**

4.6  
8**Sarah & Justin Church**

Nonpriority Creditor's Name

**Pineapple Paradise****166 East Second St****Ocean Isle Beach, NC 28469**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number

**Unknown**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify **Account**

4.6  
9**Sarah Ranadive**

Nonpriority Creditor's Name

**Holden Ohana****146 Tuna****Supply, NC 28462-2000**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number

**Unknown**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify **Account**

Debtor 1 **John Adam Kozak**

Case number (if known)

**24-04051-5-PWM**4.7  
0**Seminole Hard Rock Hotel & Casino**

Nonpriority Creditor's Name

**Attn: Managing Agent****1 Seminole Way****Fort Lauderdale, FL 33314**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number

**\$22,500.00**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Loan**4.7  
1**Sharon Strother & David Newberry**

Nonpriority Creditor's Name

**Dunside Rendezvous****36 Duneside****Ocean Isle Beach, NC 28469**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number

**Unknown**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Account**4.7  
2**Sima Tavakoli**

Nonpriority Creditor's Name

**Summer Salt****114 Deal Drive****Supply, NC 28462**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number

**Unknown**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Account**

Debtor 1 **John Adam Kozak**

Case number (if known)

**24-04051-5-PWM**4.7  
3**Sonya Mason**

Nonpriority Creditor's Name

**Easy Breezy  
407 17th St  
Sunset Beach, NC 28468**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number

**Unknown**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify **Account**

4.7  
4**Steve & Brandi West**

Nonpriority Creditor's Name

**Sea Esta  
155 W Third St  
Ocean Isle Beach, NC 28469**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number

**Unknown**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify **Account**

4.7  
5**Terrapin Business Funding, LLC**

Nonpriority Creditor's Name

**63 Surrey Lane  
River Edge, NJ 07661**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☒ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number

**\$2,821,000.00**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☒ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify **Business debt**

Debtor 1 **John Adam Kozak**

Case number (if known)

**24-04051-5-PWM**4.7  
6**Tiffany McDowell yes**

Nonpriority Creditor's Name

**Blue Diamond****109 OBW****Supply, NC 28462**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number

**Unknown**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify **Account**

4.7  
7**Timothy Parson**

Nonpriority Creditor's Name

**3898 Country Club Road****Carbondale, IL 62901**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number

**\$0.00**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify

4.7  
8**Tony Goodson**

Nonpriority Creditor's Name

**Sum Good Sun****384 E 4th St****Ocean Isle Beach, NC 28469**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number

**Unknown**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify **Account**

Debtor 1 **John Adam Kozak**

Case number (if known)

**24-04051-5-PWM**4.7  
9**Truist Bank**

Nonpriority Creditor's Name

**Attn: Bankruptcy Department  
PO Box 1847  
Wilson, NC 27894**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

**Is the claim subject to offset?**

- ☒ No
- ☐ Yes

Last 4 digits of account number

**1910****\$17,833.90**

When was the debt incurred?

**Docketed: November 15, 2024****As of the date you file, the claim is:** Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

**Type of NONPRIORITY unsecured claim:**

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Judgment**4.8  
0**Truist Bank**

Nonpriority Creditor's Name

**Attn: Bankruptcy Department  
PO Box 1847  
Wilson, NC 27894**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☒ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

**Is the claim subject to offset?**

- ☒ No
- ☐ Yes

Last 4 digits of account number

**1051****\$471,620.00**

When was the debt incurred?

**May 18, 2022****As of the date you file, the claim is:** Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

**Type of NONPRIORITY unsecured claim:**

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Co-obligor on 52 Viking**4.8  
1**Truist Bank**

Nonpriority Creditor's Name

**Attn: Bankruptcy Department  
PO Box 1847  
Wilson, NC 27894**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

**Is the claim subject to offset?**

- ☒ No
- ☐ Yes

Last 4 digits of account number

**\$10,805.00**

When was the debt incurred?

**June 16, 2012****As of the date you file, the claim is:** Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

**Type of NONPRIORITY unsecured claim:**

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Account**

Debtor 1 **John Adam Kozak**

Case number (if known)

**24-04051-5-PWM**4.8  
2**Truist Bank**

Nonpriority Creditor's Name

**Attn: Bankruptcy Department  
PO Box 1847  
Wilson, NC 27894**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number

**\$501.00**

When was the debt incurred?

**June 4, 2012**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify **Account**

4.8  
3**Unique Funding Solutions, LLC**

Nonpriority Creditor's Name

**71 S Central Avenue  
Suite 200  
Valley Stream, NY 11580**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☒ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number

**\$889,000.00**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify **Business debt**

4.8  
4**US Small Business Administration**

Nonpriority Creditor's Name

**Attn: District Counsel  
455 Market Street, Suite 600  
San Francisco, CA 94105**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number

**\$1,350,000.00**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify **EIDL loans**

Debtor 1 **John Adam Kozak**

Case number (if known)

**24-04051-5-PWM**4.8  
5**USAA Federal Savings Bank**

Nonpriority Creditor's Name

**Attn: Managing Agent/Bankruptcy  
Post Office Box 65020  
San Antonio, TX 78265-5020**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number

**\$28,321.00**

When was the debt incurred?

**August 13, 2012**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify **Credit card**

4.8  
6**USAA Federal Savings Bank**

Nonpriority Creditor's Name

**Attn: Managing Agent/Bankruptcy  
Post Office Box 65020  
San Antonio, TX 78265-5020**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number

**\$12,197.00**

When was the debt incurred?

**August 10, 2012**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify **Credit card**

4.8  
7**USAA Federal Savings Bank**

Nonpriority Creditor's Name

**Attn: Managing Agent/Bankruptcy  
Post Office Box 65020  
San Antonio, TX 78265-5020**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number

**\$12,665.00**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify **Credit card**

**Part 3: List Others to Be Notified About a Debt That You Already Listed**

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you



Debtor 1 **John Adam Kozak**Case number (if known) **24-04051-5-PWM**

have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Name and Address

**Abraham S Beinhorn**  
**Jacobwitz Newman Tverskey LLP**  
**377 Pearsall Avenue Suite C**  
**Cedarhurst, NY 11516**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.83** of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

**Auto-Owners Insurance/ Rogers**  
**Attn: Managing Agent**  
**Post Office Box 30660**  
**Lansing, MI 48909-0660**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.5** of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

**Avi Faskowitz**  
**6143 186th Street**  
**Suite 207**  
**Fresh Meadows, NY 11365**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.75** of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

**AWN&R Commercial Law Group**  
**14 Wall Street**  
**Floor 20**  
**New York, NY 10005-2123**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.63** of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

**Bonnie Rae Golub**  
**Weir LLP**  
**1330 Ave of the America, 23rd FL**  
**New York, NY 10019**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.75** of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

**Empire Recovery**  
**Attn: Managing agent**  
**10 W. 37th Street, RM 602**  
**New York, NY 10018**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.16** of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

**Eric Irons**  
**20801 Biscayne Blvd.**  
**Suite 304**  
**Miami, FL 33180**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.20** of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

**Hassett & George, PC**  
**945 Hopmeadow Street**  
**Simsbury, CT 06070**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.62** of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

**Jennifer D. Scott**  
**Shipman & Wright, LLC**  
**575 Military Cutoff, Suite 106**  
**Wilmington, NC 28405**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.22** of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

**Joe Lieberman**  
**Lieberman and Klestick LLP**  
**71 Central Avenue**  
**Valley Stream, NY 11580**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.83** of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Debtor 1 **John Adam Kozak**Case number (if known) **24-04051-5-PWM**

Last 4 digits of account number

Name and Address

**Madeb Law PLLC  
2433 Knapp Street  
Ste 203A  
Brooklyn, NY 11235**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.26** of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

**Richard S. Parrotte  
2004 Eastwood Road  
Suite 202  
Wilmington, NC 28403**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.1** of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

**Smith Debnam Narron Drake  
Saintsing  
Attn: Bankruptcy Department  
P.O. Box 176010  
Raleigh, NC 27619-6010**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.79** of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

**Thompson Hine LLP  
3900 Key Center  
127 Public Square  
Cleveland, OH 44114**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.30** of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

**Tim Parsons  
PO Box 753  
Carbondale, IL 62903**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.77** of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

**US Small Business Administration  
Attn: Managing Agent  
6302 Fairview Road, Suite 300  
Charlotte, NC 28210-2227**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.84** of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

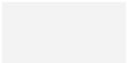
Last 4 digits of account number

**Part 4: Add the Amounts for Each Type of Unsecured Claim****6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.**

Total claims from Part 1	6a. Domestic support obligations	6a.	\$	<u>0.00</u>
	6b. Taxes and certain other debts you owe the government	6b.	\$	<u>500,000.00</u>
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$	<u>0.00</u>
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	<u>0.00</u>
	6e. Total Priority. Add lines 6a through 6d.	6e.	\$	<u>500,000.00</u>
Total claims from Part 2	6f. Student loans	6f.	\$	<u>0.00</u>
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	<u>0.00</u>
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	<u>0.00</u>
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	<u>12,597,694.86</u>

Debtor 1 John Adam Kozak

Case number (if known) 24-04051-5-PWM



6j. **Total Nonpriority.** Add lines 6f through 6i.

6j. \$ **12,597,694.86**

**Fill in this information to identify your case:**

Debtor 1	<b>John Adam Kozak</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	EASTERN DISTRICT OF NORTH CAROLINA		
Case number (if known)	24-04051-5-PWM		

☐ Check if this is an amended filing

**Official Form 106G****Schedule G: Executory Contracts and Unexpired Leases**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- Do you have any executory contracts or unexpired leases?**
  - ☒ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on *Schedule A/B:Property* (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone).** See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code	State what the contract or lease is for
2.1	<div>Name</div> <div>Number Street</div> <div>City State ZIP Code</div>	
2.2	<div>Name</div> <div>Number Street</div> <div>City State ZIP Code</div>	
2.3	<div>Name</div> <div>Number Street</div> <div>City State ZIP Code</div>	
2.4	<div>Name</div> <div>Number Street</div> <div>City State ZIP Code</div>	
2.5	<div>Name</div> <div>Number Street</div> <div>City State ZIP Code</div>	

## Fill in this information to identify your case:

Debtor 1	<b>John Adam Kozak</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	EASTERN DISTRICT OF NORTH CAROLINA		
Case number (if known)	24-04051-5-PWM		

☐ Check if this is an amended filing

## Official Form 106H

### Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)

- ☐ No  
☒ Yes

2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

- ☒ No. Go to line 3.  
☐ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor  
 Name, Number, Street, City, State and ZIP Code

Column 2: The creditor to whom you owe the debt  
 Check all schedules that apply:

3.1 1 Sandpiper, LLC  
 1 Sandpiper Lane  
 Marathon, FL 33050

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line 4.75  
☐ Schedule G \_\_\_\_\_  
**Terrapin Business Funding, LLC**

3.2 1 Sandpiper, LLC  
 1 Sandpiper Lane  
 Marathon, FL 33050

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line 4.20  
☐ Schedule G \_\_\_\_\_  
**Custom Capital USA**

3.3 102 Ocean, LLC  
 308 Arborhill Lane  
 Holly Springs, NC 27540

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line 4.75  
☐ Schedule G \_\_\_\_\_  
**Terrapin Business Funding, LLC**

Debtor 1 **John Adam Kozak**

Case number (if known) **24-04051-5-PWM**

**Additional Page to List More Codebtors**

*Column 1: Your codebtor*

*Column 2: The creditor to whom you owe the debt*  
Check all schedules that apply:

3.4 **108 Deal, LLC**  
**308 Arborhill Lane**  
**Holly Springs, NC 27540**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.75**  
☐ Schedule G \_\_\_\_\_  
**Terrapin Business Funding, LLC**

3.5 **112 Deal, LLC**  
**308 Arborhill Lane**  
**Holly Springs, NC 27540**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.75**  
☐ Schedule G \_\_\_\_\_  
**Terrapin Business Funding, LLC**

3.6 **113 Deal Drive, LLC**  
**308 Arborhill Lane**  
**Holly Springs, NC 27540**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.75**  
☐ Schedule G \_\_\_\_\_  
**Terrapin Business Funding, LLC**

3.7 **114 Deal Drive, LLC**  
**308 Arborhill Lane**  
**Holly Springs, NC 27540**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.75**  
☐ Schedule G \_\_\_\_\_  
**Terrapin Business Funding, LLC**

3.8 **115 Deal Drive, LLC**  
**308 Arborhill Lane**  
**Holly Springs, NC 27540**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.75**  
☐ Schedule G \_\_\_\_\_  
**Terrapin Business Funding, LLC**

3.9 **116 Deal Dr. LLC**  
**308 Arborhill Lane**  
**Holly Springs, NC 27540**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.75**  
☐ Schedule G \_\_\_\_\_  
**Terrapin Business Funding, LLC**

3.10 **116 Ocean, LLC**  
**308 Arhobhill Lane**  
**Holly Springs, NC 27540**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.75**  
☐ Schedule G \_\_\_\_\_  
**Terrapin Business Funding, LLC**

3.11 **117 Deal Drive, LLC**  
**308 Arborhill Lane**  
**Holly Springs, NC 27540**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.75**  
☐ Schedule G \_\_\_\_\_  
**Terrapin Business Funding, LLC**

Debtor 1 **John Adam Kozak**

Case number (if known) **24-04051-5-PWM**

**Additional Page to List More Codebtors**

*Column 1: Your codebtor*

*Column 2: The creditor to whom you owe the debt*  
Check all schedules that apply:

3.12 **117 Ocean, LLC**  
**308 Arborhill Lane**  
**Holly Springs, NC 27540**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.75**  
☐ Schedule G \_\_\_\_\_  
**Terrapin Business Funding, LLC**

3.13 **119 Ocean LLC**  
**308 Arborhill Lane**  
**Holly Springs, NC 27540**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.75**  
☐ Schedule G \_\_\_\_\_  
**Terrapin Business Funding, LLC**

3.14 **128 Conch, LLC**  
**308 Arborhill Lane**  
**Holly Springs, NC 27540**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.75**  
☐ Schedule G \_\_\_\_\_  
**Terrapin Business Funding, LLC**

3.15 **138 Tuna, LLC**  
**308 Arbor Hill Lane**  
**Holly Springs, NC 27540**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.75**  
☐ Schedule G \_\_\_\_\_  
**Terrapin Business Funding, LLC**

3.16 **155 OIB, LLC**  
**308 Arborhill Lane**  
**Holly Springs, NC 27540**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.75**  
☐ Schedule G \_\_\_\_\_  
**Terrapin Business Funding, LLC**

3.17 **157 OIB, LLC**  
**308 Arborhill Lane**  
**Holly Springs, NC 27540**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.75**  
☐ Schedule G \_\_\_\_\_  
**Terrapin Business Funding, LLC**

3.18 **1940 Holden, LLC**  
**308 Arborhill Lane**  
**Holly Springs, NC 27540**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.75**  
☐ Schedule G \_\_\_\_\_  
**Terrapin Business Funding, LLC**

3.19 **1940 Holden, LLC**  
**308 Arborhill Lane**  
**Holly Springs, NC 27540**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.62**  
☐ Schedule G \_\_\_\_\_  
**Panthers Capital, LLC**

Debtor 1 **John Adam Kozak**

Case number (if known) **24-04051-5-PWM**

**Additional Page to List More Codebtors**

*Column 1: Your codebtor*

*Column 2: The creditor to whom you owe the debt*  
Check all schedules that apply:

3.20 **21 Sea Turtle, LLC**  
**308 Arborhill Lane**  
**Holly Springs, NC 27540**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line 4.75  
☐ Schedule G \_\_\_\_\_  
**Terrapin Business Funding, LLC**

3.21 **215 Brunswick, LLC**  
**308 Arborhill Lane**  
**Holly Springs, NC 27540**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line 4.75  
☐ Schedule G \_\_\_\_\_  
**Terrapin Business Funding, LLC**

3.22 **217 Brunswick, LLC**  
**308 Arborhill Lane**  
**Holly Springs, NC 27540**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line 4.75  
☐ Schedule G \_\_\_\_\_  
**Terrapin Business Funding, LLC**

3.23 **259 Brunswick, LLC**  
**308 Arborhill Lane**  
**Holly Springs, NC 27540**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line 4.75  
☐ Schedule G \_\_\_\_\_  
**Terrapin Business Funding, LLC**

3.24 **407 Sunset, LLC**  
**308 Arborhill Lane**  
**Holly Springs, NC 27540**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line 4.75  
☐ Schedule G \_\_\_\_\_  
**Terrapin Business Funding, LLC**

3.25 **609 Emerald, LLC**  
**308 Arborhill Lane**  
**Holly Springs, NC 27540**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line 4.75  
☐ Schedule G \_\_\_\_\_  
**Terrapin Business Funding, LLC**

3.26 **611 Emerald LLC**  
**308 Arborhill Lane**  
**Holly Springs, NC 27540**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line 4.75  
☐ Schedule G \_\_\_\_\_  
**Terrapin Business Funding, LLC**

3.27 **611 Marathon Canal, LLC**  
**611 101st Street Ocean**  
**Marathon, FL 33050**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line 4.75  
☐ Schedule G \_\_\_\_\_  
**Terrapin Business Funding, LLC**



Debtor 1 **John Adam Kozak**Case number (if known) **24-04051-5-PWM****Additional Page to List More Codebtors***Column 1: Your codebtor**Column 2: The creditor to whom you owe the debt*  
Check all schedules that apply:3.28 **611 Marathon Canal, LLC**  
**611 101st Street Ocean**  
**Marathon, FL 33050**☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.49**  
☐ Schedule G \_\_\_\_\_  
**Lamborghini Financial**3.29 **7701 NE, LLC**  
**308 Arborhill Lane**  
**Holly Springs, NC 27540**☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.31**  
☐ Schedule G \_\_\_\_\_  
**Grasshopper Bank, NA**3.30 **88 Tingler Lane, LLC**  
**88 Tingler Lane**  
**Marathon, FL 33050**☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.75**  
☐ Schedule G \_\_\_\_\_  
**Terrapin Business Funding, LLC**3.31 **88 Tingler Lane, LLC**  
**88 Tingler Lane**  
**Marathon, FL 33050**☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.2**  
☐ Schedule G \_\_\_\_\_  
**Ally Financial**3.32 **88 Tingler Lane, LLC**  
**88 Tingler Lane**  
**Marathon, FL 33050**☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.13**  
☐ Schedule G \_\_\_\_\_  
**Caroline Brucks**3.33 **97 W Second LLC**  
**308 Arborhill Lane**  
**Holly Springs, NC 27540**☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.75**  
☐ Schedule G \_\_\_\_\_  
**Terrapin Business Funding, LLC**3.34 **98 W Second LLC**  
**308 Arborhill Lane**  
**Holly Springs, NC 27540**☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.75**  
☐ Schedule G \_\_\_\_\_  
**Terrapin Business Funding, LLC**3.35 **Adel Kozak**  
**308 Arborhill Lane**  
**Holly Springs, NC 27540**☒ Schedule D, line **2.4**  
☐ Schedule E/F, line \_\_\_\_\_  
☐ Schedule G \_\_\_\_\_  
**Wake County Tax Administration**

Debtor 1 **John Adam Kozak**

Case number (if known) **24-04051-5-PWM**

**Additional Page to List More Codebtors**

*Column 1: Your codebtor*

*Column 2: The creditor to whom you owe the debt*  
Check all schedules that apply:

3.36 **Adel Kozak**  
**308 Arborhill Lane**  
**Holly Springs, NC 27540**

☒ Schedule D, line **2.5**  
☐ Schedule E/F, line \_\_\_\_\_  
☐ Schedule G \_\_\_\_\_  
**Wells Fargo Bank**

3.37 **Adel Kozak**  
**308 Arborhill Lane**  
**Holly Springs, NC 27540**

☒ Schedule D, line **2.3**  
☐ Schedule E/F, line \_\_\_\_\_  
☐ Schedule G \_\_\_\_\_  
**USAA Federal Savings Bank**

3.38 **FLA Galeon 2, LLC**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.6**  
☐ Schedule G \_\_\_\_\_  
**Axos Bank / LaVictoire Finance**

3.39 **FLA Galeon LLC**  
**308 Arborhill Lane**  
**Holly Springs, NC 27540**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.75**  
☐ Schedule G \_\_\_\_\_  
**Terrapin Business Funding, LLC**

3.40 **FLA Galeon LLC**  
**308 Arborhill Lane**  
**Holly Springs, NC 27540**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.62**  
☐ Schedule G \_\_\_\_\_  
**Panthers Capital, LLC**

3.41 **Florida Viking, LLC**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.80**  
☐ Schedule G \_\_\_\_\_  
**Truist Bank**

3.42 **Fun in the Sun Rentals, LLC**  
**308 Arborhill Lane**  
**Holly Springs, NC 27540**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.1**  
☐ Schedule G \_\_\_\_\_  
**109 Ocean Blvd. West LLC**

3.43 **Fun in the Sun Rentals, LLC**  
**308 Arborhill Lane**  
**Holly Springs, NC 27540**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.75**  
☐ Schedule G \_\_\_\_\_  
**Terrapin Business Funding, LLC**

Debtor 1 **John Adam Kozak**

Case number (if known) **24-04051-5-PWM**

**Additional Page to List More Codebtors**

*Column 1: Your codebtor*

*Column 2: The creditor to whom you owe the debt*  
Check all schedules that apply:

3.44 **Fun in the Sun Rentals, LLC**  
**308 Arborhill Lane**  
**Holly Springs, NC 27540**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line 4.62  
☐ Schedule G \_\_\_\_\_  
**Panthers Capital, LLC**

3.45 **J.A.K. Professionals, Inc.**  
**308 Arborhill Lane**  
**Holly Springs, NC 27540**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line 4.75  
☐ Schedule G \_\_\_\_\_  
**Terrapin Business Funding, LLC**

3.46 **J.A.K. Professionals, Inc.**  
**308 Arborhill Lane**  
**Holly Springs, NC 27540**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line 4.62  
☐ Schedule G \_\_\_\_\_  
**Panthers Capital, LLC**

3.47 **Jake Beach Rentals, LLC**  
**308 Arborhill Lane**  
**Holly Springs, NC 27540**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line 4.75  
☐ Schedule G \_\_\_\_\_  
**Terrapin Business Funding, LLC**

3.48 **Jake Beach Rentals, LLC**  
**308 Arborhill Lane**  
**Holly Springs, NC 27540**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line 4.62  
☐ Schedule G \_\_\_\_\_  
**Panthers Capital, LLC**

3.49 **Orange Crush, LLC**  
**308 Arborhill Lane**  
**Holly Springs, NC 27540**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line 4.75  
☐ Schedule G \_\_\_\_\_  
**Terrapin Business Funding, LLC**

3.50 **Sand Happens, LLC**  
**1 Sandpiper Lane**  
**Marathon, FL 33050**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line 4.75  
☐ Schedule G \_\_\_\_\_  
**Terrapin Business Funding, LLC**

3.51 **Sand Happens, LLC**  
**1 Sandpiper Lane**  
**Marathon, FL 33050**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line 4.20  
☐ Schedule G \_\_\_\_\_  
**Custom Capital USA**

Debtor 1 **John Adam Kozak**

Case number (if known) **24-04051-5-PWM**

**Additional Page to List More Codebtors**

*Column 1: Your codebtor*

*Column 2: The creditor to whom you owe the debt*  
Check all schedules that apply:

3.52 **Sand Happens, LLC**  
**1 Sandpiper Lane**  
**Marathon, FL 33050**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.83**  
☐ Schedule G \_\_\_\_\_  
**Unique Funding Solutions, LLC**

3.53 **Sand Happens, LLC**  
**1 Sandpiper Lane**  
**Marathon, FL 33050**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.62**  
☐ Schedule G \_\_\_\_\_  
**Panthers Capital, LLC**

3.54 **Stellar Beach Realty & Rentals, LLC**  
**10 Causeway Drive**  
**Ocean Isle Beach, NC 28469**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.30**  
☐ Schedule G \_\_\_\_\_  
**Global Merchant Cash Inc.**

3.55 **Stellar Beach Realty & Rentals, LLC**  
**10 Causeway Drive**  
**Ocean Isle Beach, NC 28469**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.1**  
☐ Schedule G \_\_\_\_\_  
**109 Ocean Blvd. West LLC**

3.56 **Stellar Beach Realty & Rentals, LLC**  
**10 Causeway Drive**  
**Ocean Isle Beach, NC 28469**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.75**  
☐ Schedule G \_\_\_\_\_  
**Terrapin Business Funding, LLC**

3.57 **Stellar Beach Realty & Rentals, LLC**  
**10 Causeway Drive**  
**Ocean Isle Beach, NC 28469**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.20**  
☐ Schedule G \_\_\_\_\_  
**Custom Capital USA**

3.58 **Stellar Beach Realty & Rentals, LLC**  
**10 Causeway Drive**  
**Ocean Isle Beach, NC 28469**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.22**  
☐ Schedule G \_\_\_\_\_  
**Darnell & Melissa Williams**

3.59 **Stellar Beach Realty & Rentals, LLC**  
**10 Causeway Drive**  
**Ocean Isle Beach, NC 28469**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.26**  
☐ Schedule G \_\_\_\_\_  
**ES Capital Group, LLC**

Debtor 1 **John Adam Kozak**

Case number (if known) **24-04051-5-PWM**

**Additional Page to List More Codebtors**

*Column 1: Your codebtor*

*Column 2: The creditor to whom you owe the debt*  
Check all schedules that apply:

3.60 **Stellar Beach Realty & Rentals, LLC**  
**10 Causeway Drive**  
**Ocean Isle Beach, NC 28469**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.62**  
☐ Schedule G \_\_\_\_\_  
**Panthers Capital, LLC**

3.61 **Stellar Beach Realty & Rentals, LLC**  
**10 Causeway Drive**  
**Ocean Isle Beach, NC 28469**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.16**  
☐ Schedule G \_\_\_\_\_  
**CFG Merchant Solutions**

3.62 **Stellar Beach Realty & Rentals, LLC**  
**10 Causeway Drive**  
**Ocean Isle Beach, NC 28469**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.14**  
☐ Schedule G \_\_\_\_\_  
**Caroline Brucks**

3.63 **Stellar Beach, LLC**  
**308 Arborhill Lane**  
**Holly Springs, NC 27540**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.75**  
☐ Schedule G \_\_\_\_\_  
**Terrapin Business Funding, LLC**

3.64 **Stellarbeach Builders, LLC**  
**308 Arborhill Lane**  
**Holly Springs, NC 27540**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.75**  
☐ Schedule G \_\_\_\_\_  
**Terrapin Business Funding, LLC**

3.65 **Steller Beach Rentals LLC**  
**308 Arbor Hill Lane**  
**Holly Springs, NC 27540**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.63**  
☐ Schedule G \_\_\_\_\_  
**RDM Capital Funding**

3.66 **Steller Beach Rentals LLC**  
**308 Arbor Hill Lane**  
**Holly Springs, NC 27540**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.30**  
☐ Schedule G \_\_\_\_\_  
**Global Merchant Cash Inc.**

3.67 **Steller Beach Rentals LLC**  
**308 Arbor Hill Lane**  
**Holly Springs, NC 27540**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.75**  
☐ Schedule G \_\_\_\_\_  
**Terrapin Business Funding, LLC**

Debtor 1 John Adam Kozak

Case number (if known) 24-04051-5-PWM

**Additional Page to List More Codebtors**

*Column 1: Your codebtor*

*Column 2: The creditor to whom you owe the debt*  
Check all schedules that apply:

3.68 **Steller Beach Rentals LLC**  
**308 Arbor Hill Lane**  
**Holly Springs, NC 27540**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line 4.20  
☐ Schedule G \_\_\_\_\_  
**Custom Capital USA**

3.69 **Unknown**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line 4.2  
☐ Schedule G \_\_\_\_\_  
**Ally Financial**

3.70 **Unknown**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line 4.11  
☐ Schedule G \_\_\_\_\_  
**Capital One**

Fill in this information to identify your case:

Debtor 1 John Adam KozakDebtor 2  
(Spouse, if filing)United States Bankruptcy Court for the: EASTERN DISTRICT OF NORTH CAROLINACase number 24-04051-5-PWM  
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

## Official Form 106I

## Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1:** Describe Employment

## 1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

## Employment status

- ☐ Employed
- ☒ Not employed

## Occupation

## Employer's name

## Employer's address

## Debtor 1

## Debtor 2 or non-filing spouse

☒ Employed☐ Not employedDirector of RecruitingDeltaMed Solutions, Inc.
220 Davidson Avenue  
Suite 201  
Somerset, NJ 08873

How long employed there?

since 2023**Part 2:** Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	\$ <u>0.00</u>	\$ <u>15,833.34</u>
3. Estimate and list monthly overtime pay.	+\$ <u>0.00</u>	+\$ <u>0.00</u>
4. Calculate gross income. Add line 2 + line 3.	\$ <u>0.00</u>	\$ <u>15,833.34</u>

Debtor 1 **John Adam Kozak**Case number (if known) **24-04051-5-PWM**

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here	4. \$ 0.00	\$ 15,833.34
<b>5. List all payroll deductions:</b>		
5a. Tax, Medicare, and Social Security deductions	5a. \$ 0.00	\$ 3,602.28
5b. Mandatory contributions for retirement plans	5b. \$ 0.00	\$ 0.00
5c. Voluntary contributions for retirement plans	5c. \$ 0.00	\$ 0.00
5d. Required repayments of retirement fund loans	5d. \$ 0.00	\$ 0.00
5e. Insurance	5e. \$ 0.00	\$ 1,580.98
5f. Domestic support obligations	5f. \$ 0.00	\$ 0.00
5g. Union dues	5g. \$ 0.00	\$ 0.00
5h. Other deductions. Specify:	5h.+ \$ 0.00	+ \$ 0.00
<b>6. Add the payroll deductions.</b> Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ 0.00	\$ 5,183.26
<b>7. Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.	7. \$ 0.00	\$ 10,650.08
<b>8. List all other income regularly received:</b>		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ 0.00	\$ 0.00
8b. Interest and dividends	8b. \$ 0.00	\$ 0.00
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ 0.00	\$ 0.00
8d. Unemployment compensation	8d. \$ 0.00	\$ 0.00
8e. Social Security	8e. \$ 0.00	\$ 0.00
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f. \$ 0.00	\$ 0.00
8g. Pension or retirement income	8g. \$ 0.00	\$ 0.00
8h. Other monthly income. Specify:	8h.+ \$ 0.00	+ \$ 0.00
<b>9. Add all other income.</b> Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ 0.00	\$ 0.00
<b>10. Calculate monthly income.</b> Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ 0.00 + \$ 10,650.08	= \$ 10,650.08
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b> Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify:		
	11. +\$	0.00
<b>12. Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income. Write that amount on the <i>Summary of Schedules</i> and <i>Statistical Summary of Certain Liabilities and Related Data</i> , if it applies	12. \$	10,650.08
		<b>Combined monthly income</b>
<b>13. Do you expect an increase or decrease within the year after you file this form?</b>		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes. Explain:		



Fill in this information to identify your case:

Debtor 1 John Adam Kozak

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: EASTERN DISTRICT OF NORTH CAROLINA

Case number 24-04051-5-PWM  
(If known)

Check if this is:

☐ An amended filing

☐ A supplement showing postpetition chapter 13 expenses as of the following date: \_\_\_\_\_  
MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

☒ No. Go to line 2.

☐ Yes. Does Debtor 2 live in a separate household?

☐ No

☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*.

2. Do you have dependents? ☐ No

Do not list Debtor 1 and Debtor 2.

☒ Yes.

Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Do not state the dependents names.

Son

14

☐ No

☒ Yes

Daughter

16

☐ No

☒ Yes

Daughter

19

☐ No

☒ Yes

☐ No

☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No ☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 3,283.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 0.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1 **John Adam Kozak**Case number (if known) **24-04051-5-PWM**

6. <b>Utilities:</b>	
6a. Electricity, heat, natural gas	6a. \$ <u>350.00</u>
6b. Water, sewer, garbage collection	6b. \$ <u>150.00</u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ <u>600.00</u>
6d. Other. Specify: _____	6d. \$ <u>0.00</u>
7. <b>Food and housekeeping supplies</b>	7. \$ <u>2,000.00</u>
8. <b>Childcare and children's education costs</b>	8. \$ <u>0.00</u>
9. <b>Clothing, laundry, and dry cleaning</b>	9. \$ <u>200.00</u>
10. <b>Personal care products and services</b>	10. \$ <u>200.00</u>
11. <b>Medical and dental expenses</b>	11. \$ <u>2,000.00</u>
12. <b>Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ <u>600.00</u>
13. <b>Entertainment, clubs, recreation, newspapers, magazines, and books</b>	13. \$ <u>1,000.00</u>
14. <b>Charitable contributions and religious donations</b>	14. \$ <u>0.00</u>
15. <b>Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a. Life insurance	15a. \$ <u>500.00</u>
15b. Health insurance	15b. \$ <u>0.00</u>
15c. Vehicle insurance	15c. \$ <u>300.00</u>
15d. Other insurance. Specify: _____	15d. \$ <u>0.00</u>
16. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. \$ <u>0.00</u>
17. <b>Installment or lease payments:</b>	
17a. Car payments for Vehicle 1	17a. \$ <u>1,494.00</u>
17b. Car payments for Vehicle 2	17b. \$ <u>0.00</u>
17c. Other. Specify: _____	17c. \$ <u>0.00</u>
17d. Other. Specify: _____	17d. \$ <u>0.00</u>
18. <b>Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).</b>	18. \$ <u>0.00</u>
19. <b>Other payments you make to support others who do not live with you.</b> Specify: _____	19. \$ <u>0.00</u>
20. <b>Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>	
20a. Mortgages on other property	20a. \$ <u>0.00</u>
20b. Real estate taxes	20b. \$ <u>0.00</u>
20c. Property, homeowner's, or renter's insurance	20c. \$ <u>0.00</u>
20d. Maintenance, repair, and upkeep expenses	20d. \$ <u>0.00</u>
20e. Homeowner's association or condominium dues	20e. \$ <u>0.00</u>
21. <b>Other:</b> Specify: <b>Boat</b>	21. +\$ <u>422.00</u>
<b>Wife's car payment</b>	+\$ <u>900.00</u>
22. <b>Calculate your monthly expenses</b>	
22a. Add lines 4 through 21.	\$ <u>13,999.00</u>
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	\$ _____
22c. Add line 22a and 22b. The result is your monthly expenses.	\$ <u>13,999.00</u>
23. <b>Calculate your monthly net income.</b>	
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$ <u>10,650.08</u>
23b. Copy your monthly expenses from line 22c above.	23b. -\$ <u>13,999.00</u>
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. \$ <u>-3,348.92</u>
24. <b>Do you expect an increase or decrease in your expenses within the year after you file this form?</b> For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?	
<input checked="" type="checkbox"/> No.	
<input type="checkbox"/> Yes.	
Explain here: <b>Debtor is obligated to pay \$4,800 on a second mortgage that is not currently being paid. Debtor will attempt to begin paying that again when he finds employment. Debtor's sixteen year old daughter is disabled and requires significant care.</b>	

**Fill in this information to identify your case:**

Debtor 1 John Adam Kozak  
First Name Middle Name Last Name

Debtor 2  
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: EASTERN DISTRICT OF NORTH CAROLINA

Case number 24-04051-5-PWM  
(if known)

☐ Check if this is an amended filing

Official Form 106Dec

**Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

**Sign Below**

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person \_\_\_\_\_ Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ John Adam Kozak  
John Adam Kozak  
Signature of Debtor 1

Date December 17, 2024

X \_\_\_\_\_  
Signature of Debtor 2

Date \_\_\_\_\_

Fill in this information to identify your case:			
Debtor 1	<b>John Adam Kozak</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	EASTERN DISTRICT OF NORTH CAROLINA		
Case number (if known)	24-04051-5-PWM		

☐ Check if this is an amended filing

## Official Form 107

### Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Give Details About Your Marital Status and Where You Lived Before

1. What is your current marital status?

- ☒ Married  
☐ Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

- ☒ No  
☐ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1:	Dates Debtor 1 lived there	Debtor 2 Prior Address:	Dates Debtor 2 lived there
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3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.)

- ☒ No  
☐ Yes. Make sure you fill out *Schedule H: Your Codebtors* (Official Form 106H).

#### Part 2 Explain the Sources of Your Income

4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

- ☐ No  
☒ Yes. Fill in the details.

From January 1 of current year until the date you filed for bankruptcy:

Debtor 1	Debtor 2
<b>Sources of income</b> Check all that apply.	<b>Sources of income</b> Check all that apply.
<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business
<b>Gross income</b> (before deductions and exclusions)	<b>Gross income</b> (before deductions and exclusions)
<b>\$83,333.00</b>	

Debtor 1 **John Adam Kozak**Case number (if known) **24-04051-5-PWM**

Debtor 1		Debtor 2	
Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
<input type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	<b>\$125,000.00</b>	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	
<b>For last calendar year: (January 1 to December 31, 2023 )</b>	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	<b>\$50,000.00</b>
	<input type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	<b>\$200,000.00</b>
<b>For the calendar year before that: (January 1 to December 31, 2022 )</b>	<input type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	<b>\$250,000.00</b>

**5. Did you receive any other income during this year or the two previous calendar years?**

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

- ☐ No  
☒ Yes. Fill in the details.

Debtor 1		Debtor 2	
Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income (before deductions and exclusions)
<b>For the calendar year before that: (January 1 to December 31, 2022 )</b>	<b>IRA withdrawal</b>		<b>\$200,000.00</b>

**Part 3: List Certain Payments You Made Before You Filed for Bankruptcy****6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?**

- ☒ No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$7,575\* or more?

- ☐ No. Go to line 7.  
☒ Yes List below each creditor to whom you paid a total of \$7,575\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

\* Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.

- ☐ Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**  
 During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

- ☐ No. Go to line 7.  
☐ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Debtor 1 John Adam KozakCase number (if known) 24-04051-5-PWM

Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this payment for ...
Ord. payments to secured creditors	Monthly	\$0.00	\$0.00	<input checked="" type="checkbox"/> Mortgage <input checked="" type="checkbox"/> Car <input type="checkbox"/> Credit Card <input type="checkbox"/> Loan Repayment <input type="checkbox"/> Suppliers or vendors <input checked="" type="checkbox"/> Other <u>Boat</u>

7. **Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?**  
*Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.*

- ☒ No  
☐ Yes. List all payments to an insider.

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
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8. **Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?**  
 Include payments on debts guaranteed or cosigned by an insider.

- ☒ No  
☐ Yes. List all payments to an insider

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
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#### Part 4: Identify Legal Actions, Repossessions, and Foreclosures

9. **Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?**  
 List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

- ☐ No  
☒ Yes. Fill in the details.

Case title Case number	Nature of the case	Court or agency	Status of the case
RDM Capital Funding, LLC dba Fintap v. Stellar Beach Rentals LLC et al 520319/2023	Money owed	New York Supreme Court, Kings County 360 Adams Street #4 Brooklyn, NY 11201	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
Global Merchant Cash Inc. v. Stellar Beach Realty & Rentals, LLC et al 23cv9518	Money owed	Eastern District of New York 225 Cadman Plaza E Brooklyn, NY 11201	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
109 Ocean Blvd West LLC v. Stellar Beach Realty & Rentals, LLC, John Kozak & Fun in the Sun Rentals, LLC 24 CVS 1928	Constructive Trust, Breach of Fiduciary Duty, Breach of Contract, Unjust Enrichment, TRO	Brunswick County Superior Court 310 Government Center Drive NE Bolivia, NC 28422	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded

Debtor 1 John Adam KozakCase number (if known) 24-04051-5-PWM

Case title Case number	Nature of the case	Court or agency	Status of the case
Unique Funding Solutions, LLC v. Stellar Beach Rentals LLC et al 23cv9254	Money owed	Supreme Court of New York, Nassau County 100 Supreme Court Drive Mineola, NY 11501	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded
Terrapin Business Funding LLC v. Stellar Beach Rentals, LLC et al 24cv2981	Money owed	Eastern District of New York 100 Federal Plaza Central Islip, NY 11722	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
Stellar Beach Rentals, LLC and John Kozak v. Redstone Advance, Inc. et al 23 cv 955	RICO	Southern District of New York 40 Foley Square New York, NY 10007	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded
Truist Bank v. John A. Kozak 24 CV 28521	Money owed	Wake County District Court PO Box 351 Raleigh, NC 27602	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded
Custom Capital USA v. 1 Sandpiper, LLC et al 44-2024-CA-001012-AO-01MR	Foreclosure	Circuit Court of the 16th Judicial Circ 302 Fleming Street Key West, FL 33040	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
Panthers Capital, LLC v. Stellar Beach Realty & Rental, LLC v. 1940 Holden, LLC et al 24-6149731	Breach of contract	Superior Court of New Haven, CT 235 Church Street New Haven, CT 06510	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded

10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below.

- ☒ No. Go to line 11.  
☐ Yes. Fill in the information below.

Creditor Name and Address	Describe the Property Explain what happened	Date	Value of the property
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11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

- ☒ No  
☐ Yes. Fill in the details.

Creditor Name and Address	Describe the action the creditor took	Date action was taken	Amount
---------------------------	---------------------------------------	-----------------------	--------

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

- ☒ No  
☐ Yes

Debtor 1 John Adam KozakCase number (if known) 24-04051-5-PWM**Part 5: List Certain Gifts and Contributions**

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

☒ No☐ Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
Person to Whom You Gave the Gift and Address:			

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

☒ No☐ Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than \$600	Describe what you contributed	Dates you contributed	Value
Charity's Name Address (Number, Street, City, State and ZIP Code)			

**Part 6: List Certain Losses**

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

☒ No☐ Yes. Fill in the details.

Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss	Date of your loss	Value of property lost
	Include the amount that insurance has paid. List pending insurance claims on line 33 of <i>Schedule A/B: Property</i> .		

**Part 7: List Certain Payments or Transfers**

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

☐ No☒ Yes. Fill in the details.

Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Sasser Law Firm 2000 Regency Parkway Suite 230 Cary, NC 27518 www.sasserbankruptcy.com Adel Kozak	\$4,625.00 [Not including filing fee or credit counseling fees]	November 20, 2024	\$5,000.00

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?

Do not include any payment or transfer that you listed on line 16.

☐ No☒ Yes. Fill in the details.

Person Who Was Paid Address	Description and value of any property transferred	Date payment or transfer was made	Amount of payment



Debtor 1 **John Adam Kozak**Case number (if known) **24-04051-5-PWM**

Person Who Was Paid Address	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
The Law Offices of Jonathan E. Newman 176-25 Union Turnpike Suite 230 Fresh Meadows, NY 11366	Attorney retained to help negotiate and settle MCA loans.	January - August, 2024	\$10,000.00

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?  
Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

☐ No☒ Yes. Fill in the details.

Person Who Received Transfer Address	Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
Person's relationship to you Watch Supply Company	Yacht Master, Yacht Master 2, and Yacht Master Rubber Band. \$47,000	\$47,000	October 14, 2024
Jay Hessenius (broker)	2018 270 Sea Ray (boat)	\$107,000	March 2023

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called *asset-protection devices*.)

☒ No☐ Yes. Fill in the details.

Name of trust	Description and value of the property transferred	Date Transfer was made
---------------	---	---------------------------

**Part 8:** List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?  
Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

☒ No☐ Yes. Fill in the details.

Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
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21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

☒ No☐ Yes. Fill in the details.

Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
---	---	-----------------------	--------------------------

Debtor 1 **John Adam Kozak**Case number (if known) **24-04051-5-PWM**

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

- ☐ No
- ☐ Yes. Fill in the details.

Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
--	---	-----------------------	-----------------------

**Part 9: Identify Property You Hold or Control for Someone Else**

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

- ☐ No
- ☐ Yes. Fill in the details.

Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value
--	--	-----------------------	-------

**Part 10: Give Details About Environmental Information**

For the purpose of Part 10, the following definitions apply:

- ☐ **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- ☐ **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- ☐ **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

- ☐ No
- ☐ Yes. Fill in the details.

Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
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25. Have you notified any governmental unit of any release of hazardous material?

- ☐ No
- ☐ Yes. Fill in the details.

Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
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26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

- ☐ No
- ☐ Yes. Fill in the details.

Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case
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**Part 11: Give Details About Your Business or Connections to Any Business**

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
- ☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)

Debtor 1 **John Adam Kozak**Case number (if known) **24-04051-5-PWM**

- ☐ A partner in a partnership
- ☐ An officer, director, or managing executive of a corporation
- ☐ An owner of at least 5% of the voting or equity securities of a corporation
- ☐ No. None of the above applies. Go to Part 12.
- ☒ Yes. Check all that apply above and fill in the details below for each business.

Business Name Address (Number, Street, City, State and ZIP Code)	Describe the nature of the business  Name of accountant or bookkeeper	Employer Identification number Do not include Social Security number or ITIN.  Dates business existed
<b>Stellar Beach Realty &amp; Rentals, LLC</b> 10 Causeway Drive Ocean Isle Beach, NC 28469	Vacation home property management company. Owned 100% by Debtor. Remaining assets shown in Schedule B.  Ramone Van Dijk (AccountAbility of NC)	EIN: 81-3736107  From-To August 19, 2016 - October 15, 2024
<b>Fun in the Sun Rentals, LLC</b> 308 Arborhill Lane Holly Springs, NC 27540	Property manager for 109 Ocean. Owner 2% by Debtor. No assets	EIN: 47-3345489  From-To January 2016- present
<b>Stellar Beach Rentals, LLC</b> 308 Arborhill Lane Holly Springs, NC 27540	Holding Company. Owned 100% by Debtor. 98% ownership in many LLC's.  Jeremy Kryn	EIN: 47-3669701  From-To April 7, 2015 - present
<b>JK&amp;RE Holding, LLC</b> 308 Arborhill Lane Holly Springs, NC 27540	Fishing Charter company. Owned 100% by Debtor. No assets.	EIN: 86-2334680  From-To
<b>1 Sandpiper, LLC</b> 1 Sandpiper Lane Marathon, FL 33050	Share. Owned 50% by Debtor. 1 Sandpiper Lane, Marathon FL; furniture; bank account.	EIN: 81-1233829  From-To June 2018
<b>Sand Happens, LLC</b> 1 Sandpiper Lane Marathon, FL 33050	Share. Owned 2% by Debtor. No assets	EIN: 47-3390449  From-To January 2016- present
<b>102 Ocean, LLC</b> 308 Arborhill Lane Holly Springs, NC 27540	Share. Owned 2% by Debtor. No assets	EIN: 84-3270876  From-To January 11, 2019- present
<b>108 Deal, LLC</b> 308 Arborhill Lane Holly Springs, NC 27540	Share. Owned 2% by Debtor. No assets.	EIN: 84-1942371  From-To May 29, 2019- present
<b>112 Deal, LLC</b> 308 Arborhill Lane Holly Springs, NC 27540	Share. Owned 2% by Debtor. No assets.	EIN: 84-2543017  From-To May 29, 2019- present
<b>116 Ocean, LLC</b> 308 Arborhill Lane Holly Springs, NC 27540	Share. Owned 2% by Debtor. No assets.	EIN: 81-0729457  From-To

Debtor 1 John Adam KozakCase number (if known) 24-04051-5-PWM

Business Name Address (Number, Street, City, State and ZIP Code)	Describe the nature of the business Name of accountant or bookkeeper	Employer Identification number Do not include Social Security number or ITIN.  Dates business existed
119 Ocean, LLC 308 Arborhill Lane Holly Springs, NC 27540	Share. Owned 2 % by Debtor.	EIN: 82-3837292 From-To December 19, 2017-present
128 Conch, LLC 308 Arbor Hill Lane Holly Springs, NC 27540		EIN: From-To February 13, 2017-present
138 Tuna, LLC 308 Arbor Hill Lane Holly Springs, NC 27540	Share. Owned 2% by Debtor.	EIN: 82-4791758 From-To June 8, 2017-present
155 OIB, LLC 308 Arborhill Lane Holly Springs, NC 27540	Share. Owned 2% by Debtor.	EIN: 81-426471 From-To November 17, 2016-present
157 OIB, LLC 308 Arborhill Lane Holly Springs, NC 27540	Share. Owned 2% by Debtor.	EIN: 81-4454394 From-To January 2017- present
1940 Holden, LLC 308 Arborhill Lane Holly Springs, NC 27540		EIN: From-To March 19, 2019-
21 Sea Turtle, LLC 308 Arborhill Lane Holly Springs, NC 27540	Share. Owned 2% by Debtor.	EIN: 81-4831117 From-To November 17, 2016-present
215 Brunswick, LLC 308 Arborhill Lane Holly Springs, NC 27540	Share. Owned 2% by Debtor.	EIN: 82-5112879 From-To April 9, 2018-present
217 Brunswick, LLC 308 Arborhill Lane Holly Springs, NC 27540	Share. Owned 2% by Debtor.	EIN: 84-3842160 From-To July 1, 2019-present
259 Brunswick, LLC 308 Arborhill Lane Holly Springs, NC 27540	Share. Owned 2% by Debtor.	EIN: 82-0813805 From-To July 2019- present
407 Sunset, LLC 308 Arborhill Lane Holly Springs, NC 27540	Share. Owned 2% by Debtor.	EIN: 82-4708102 From-To March 8, 2018-
609 Emerald, LLC 308 Arborhill Lane Holly Springs, NC 27540	Share. Owned 2% by Debtor.	EIN: 81-2823720 From-To May 26, 2016-present
611 Emerald, LLC 308 Arborhill Lane Holly Springs, NC 27540	Share. Owned 2% by Debtor.	EIN: 81-2827421 From-To May 26, 2016-present
97 W Second, LLC 308 Arborhill Lane Holly Springs, NC 27540	Share. Owned 2% by Debtor.	EIN: 83-4596370 From-To March 6, 2019-present

Debtor 1 John Adam KozakCase number (if known) 24-04051-5-PWM

Business Name Address (Number, Street, City, State and ZIP Code)	Describe the nature of the business Name of accountant or bookkeeper	Employer Identification number Do not include Social Security number or ITIN.  Dates business existed
98 W Second, LLC 308 Arborhill Lane Holly Springs, NC 27540	Share. Owned 2% by Debtor	EIN: 84-4692456 From-To August 20, 2019-present
J.A.K. Professionals, LLC 308 Arborhill Lane Holly Springs, NC 27540	Consulting company. Owned 100% by Debtor.	EIN: 26-1724523 From-To December 14, 2007-present
Orange Crush, LLC 308 Arborhill Lane Holly Springs, NC 27540	Share. Owned 2% by Debtor.	EIN: 47-3383516 From-To February 23, 2015-present
StellarBeach Builders, LLC 308 Arborhill Lane Holly Springs, NC 27540	Never operated. Owned 100% by Debtor.	EIN: 85-3914649 From-To October 7, 2020-present
611 Marathon Canal LLC 611 101st Street Ocean Marathon, FL 33050	Transportaion. Owned 2% by Debtor	EIN: 82-5008468 From-To March 8, 2018-present
88 Tinger Lane LLC 88 Tinger Lane Marathon, FL 33050	Vacation rental property +. Owned 2% by Debtor. 2018 Ferrai. Real estate sold.	EIN: 83-3774638 From-To July 20, 2018-
FLA Galeon LLC 308 Arborhill Lane Holly Springs, NC 27540	Transportaion. Owned 50% by Debtor.	EIN: 83-4477768 From-To April 11, 2019-present
Jake Beach Rentals, LLC 308 Arborhill Lane Holly Springs, NC 27540	Beach equipment rental. Never operated. Owned 95% by Debtor.	EIN: 81-2475250 From-To April 2016- present
7701 NE, LLC 308 Arborhill Lane Holly Springs, NC 27540	Share. Owned 2% by Debtor.	EIN: 86-3514648 From-To April 6, 2021-present
Florida Vicking	Boat Rental. Owned 2% by Debtor. 52 Vicking boat.	EIN: 86-3543966 From-To April 2021- prresent
301 Brunswick 301 Brunswick	Vacation rental property +. Owned 2% by Debtor. 24 Yellowfi boat.	EIN: 86-1334872 From-To January 2021- present
113 Deal Drive	Share. Owned 2% by Debtor. No assets.	EIN: 83-2508636 From-To November 2018-present
114 Deal Drive	Share. Owned 2% by Debtor. No assets.	EIN: 83-2529659 From-To November 2018-present

Debtor 1 **John Adam Kozak**Case number (if known) **24-04051-5-PWM**

<b>Business Name Address</b> (Number, Street, City, State and ZIP Code)	<b>Describe the nature of the business Name of accountant or bookkeeper</b>	<b>Employer Identification number Do not include Social Security number or ITIN.</b>
<b>115 Deal Drive 115 Deal Drive</b>	<b>Share. Owned 2% by Debtor. No assets.</b>	<b>EIN: 83-0715208</b> <b>From-To May 2018- present</b>
<b>116 Deal Drive 116 Deal Drive</b>	<b>Share. Owned 2% by Debtor. No assets.</b>	<b>EIN: 83-2545927</b> <b>From-To November 2018- present</b>
<b>117 Deal Drive 117 Deal Drive</b>	<b>Share. Owned 2% by Debtor. No assets.</b>	<b>EIN: 83-2630016</b> <b>From-To October 2017</b>
<b>109 Ocean</b>	<b>Share. Owned 2% by Debtor. No assets.</b>	<b>EIN: 47-3345489</b> <b>From-To</b>
<b>117 Ocean 117 Ocean</b>	<b>Share. Owned 2% by Debtor. No assets.</b>	<b>EIN: 82-1802016</b> <b>From-To October 2017- present</b>
<b>136 Ocean 136 Ocean</b>	<b>Share. Owned 2% by Debtor.</b>	<b>EIN: 84-3991517</b> <b>From-To December 2019- present</b>
<b>157 Brunswick 157 Brunswick</b>	<b>Share. Owned 2% by Debtor.</b>	<b>EIN: 84-5126899</b> <b>From-To November 2019- present</b>
<b>FLA Galeon 2</b>	<b>Transportaion. Owned 2% by Debtor.</b>	<b>EIN: 86-1691979</b> <b>From-To January 2021- present</b>
<b>392 Fourth</b>	<b>Share. Owned 2% by Debtor.</b>	<b>EIN: 86-3627150</b> <b>From-To May 2021- present</b>
<b>404 Fourth 404 Fourth</b>	<b>Share. Owned 2% by Debtor.</b>	<b>EIN: 88-0593830</b> <b>From-To</b>
<b>408 Fourth 408 Fourth</b>	<b>Share. Owned 2% by Debtor.</b>	<b>EIN: 86-3658272</b> <b>From-To May 2021- present</b>
<b>409 Third 409 Third</b>	<b>Share. Owned 2% by Debtor.</b>	<b>EIN: 86-3683391</b> <b>From-To May 2021- present</b>
<b>412 Fourth 412 Fourth</b>	<b>Share. Owned 2% by Debtor.</b>	<b>EIN: 88-0944240</b> <b>From-To May 2021- present</b>

Debtor 1 **John Adam Kozak**Case number (if known) **24-04051-5-PWM**

Business Name Address (Number, Street, City, State and ZIP Code)	Describe the nature of the business Name of accountant or bookkeeper	Employer Identification number Do not include Social Security number or ITIN.  Dates business existed
413 Third 413 Third	Share. Owned 2% by Debtor.	EIN: 87-2729012 From-To September 2021- present
416 Fourth 416 Fourth	Share. Owned 2% by Debtor.	EIN: 88-1060729 From-To May 2021- present
416 Third 416 Third	Share. Owned 2% by Debtor.	EIN: 85-3976445 From-To November 2020- present
428 Third 428 Third	Share. Owned 2% by Debtor.	EIN: 86-1657277 From-To November 2020-present
432 Third 432 Third	Share. Owned 2 % by Debtor.	EIN: 86-2489036 From-To March 221- present
436 Third 436 Third	Share. Owned 2% by Debtor.	EIN: 87-1870451 From-To July 2021- present
440 Third 440 Third	Share. Owned 2% by Debtor.	EIN: 87-1879044 From-To July 2021- present
775 NE 775 NE	Share. Owned 2% by Debtor.	EIN: 86-3477186 From-To April 2021- present
36 YF	Sharing. Owned 2% by Debtor.	EIN: 86-3422930 From-To April 2021- present
157 West Third Street Ocean Isle, NC	Share. Owned 2% by Debtor.	EIN: 84-3270876 From-To
1940 Holden 1940 Holden	Share. Owned 2% by Debtor.	EIN: 83-4073294 From-To March 2019- present

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

☒ No

☐ Yes. Fill in the details below.

Name  
Address  
(Number, Street, City, State and ZIP Code)

Date Issued

Debtor 1 John Adam Kozak

Case number (if known) 24-04051-5-PWM

**Part 12: Sign Below**

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ John Adam Kozak

John Adam Kozak  
Signature of Debtor 1

\_\_\_\_\_  
Signature of Debtor 2

Date December 17, 2024

Date \_\_\_\_\_

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

- ☒ No  
☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

- ☒ No  
☐ Yes. Name of Person \_\_\_\_\_. Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).



Fill in this information to identify your case:			
Debtor 1	<b>John Adam Kozak</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	EASTERN DISTRICT OF NORTH CAROLINA		
Case number (if known)	24-04051-5-PWM		

☐ Check if this is an amended filing

## Official Form 108 Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- ☒ creditors have claims secured by your property, or
- ☒ you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

### Part 1: List Your Creditors Who Have Secured Claims

1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's name: <b>First Citizens Bank</b>  Description of property securing debt: <b>308 Arborhill Lane Holly Springs, NC 27540 Wake County Resale value</b>	<input type="checkbox"/> Surrender the property. <input type="checkbox"/> Retain the property and redeem it. <input checked="" type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> . <input type="checkbox"/> Retain the property and [explain]: _____	<input type="checkbox"/> No  <input checked="" type="checkbox"/> Yes
Creditor's name: <b>Truist Bank</b>  Description of property securing debt: <b>2018 Land Rover Range Rover HSE 97,000 miles JD Power Average Trade-In</b>	<input type="checkbox"/> Surrender the property. <input type="checkbox"/> Retain the property and redeem it. <input checked="" type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> . <input type="checkbox"/> Retain the property and [explain]: _____	<input type="checkbox"/> No  <input checked="" type="checkbox"/> Yes
Creditor's name: <b>USAA Federal Savings Bank</b>  Description of property securing debt: <b>2015 Stingray 212</b>	<input type="checkbox"/> Surrender the property. <input type="checkbox"/> Retain the property and redeem it. <input type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> .	<input checked="" type="checkbox"/> No  <input type="checkbox"/> Yes

Debtor 1 **John Adam Kozak** Case number (if known) **24-04051-5-PWM**

property **Resale value**  
securing debt:

☒ Retain the property and [explain]:  
**Retain and pay**

Creditor's name: **Wake County Tax Administration**

Description of property **308 Arborhill Lane Holly Springs, NC 27540 Wake County**  
securing debt: **Resale value**

☐ Surrender the property. ☐ No  
☐ Retain the property and redeem it.  
☐ Retain the property and enter into a **Reaffirmation Agreement.** ☒ Yes  
☒ Retain the property and [explain]:  
**Retain and pay**

Creditor's name: **Wells Fargo Bank**

Description of property **308 Arborhill Lane Holly Springs, NC 27540 Wake County**  
securing debt: **Resale value**

☐ Surrender the property. ☐ No  
☐ Retain the property and redeem it.  
☒ Retain the property and enter into a **Reaffirmation Agreement.** ☒ Yes  
☐ Retain the property and [explain]:

**Part 2: List Your Unexpired Personal Property Leases**

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property leases	Will the lease be assumed?
Lessor's name: Description of leased Property:	<input type="checkbox"/> No
	<input type="checkbox"/> Yes
Lessor's name: Description of leased Property:	<input type="checkbox"/> No
	<input type="checkbox"/> Yes
Lessor's name: Description of leased Property:	<input type="checkbox"/> No
	<input type="checkbox"/> Yes
Lessor's name: Description of leased Property:	<input type="checkbox"/> No
	<input type="checkbox"/> Yes
Lessor's name: Description of leased Property:	<input type="checkbox"/> No
	<input type="checkbox"/> Yes
Lessor's name: Description of leased Property:	<input type="checkbox"/> No
	<input type="checkbox"/> Yes

Debtor 1 John Adam Kozak

Case number (if known) 24-04051-5-PWM

**Part 3: Sign Below**

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

X /s/ John Adam Kozak  
**John Adam Kozak**  
Signature of Debtor 1

X \_\_\_\_\_  
Signature of Debtor 2

Date December 17, 2024

Date \_\_\_\_\_

Fill in this information to identify your case:

Debtor 1 John Adam KozakDebtor 2 \_\_\_\_\_  
(Spouse, if filing)United States Bankruptcy Court for the: Eastern District of North CarolinaCase number 24-04051-5-PWM  
(if known)

Check one box only as directed in this form and in Form 122A-1Supp:

- ☒ 1. There is no presumption of abuse
- ☐ 2. The calculation to determine if a presumption of abuse applies will be made under *Chapter 7 Means Test Calculation* (Official Form 122A-2).
- ☐ 3. The Means Test does not apply now because of qualified military service but it could apply later.
- ☐ Check if this is an amended filing

## Official Form 122A - 1

## Chapter 7 Statement of Your Current Monthly Income

12/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known). If you believe that you are exempted from a presumption of abuse because you do not have primarily consumer debts or because of qualifying military service, complete and file *Statement of Exemption from Presumption of Abuse Under § 707(b)(2)* (Official Form 122A-1Supp) with this form.

## Part 1: Calculate Your Current Monthly Income

## 1. What is your marital and filing status? Check one only.

☐ Not married. Fill out Column A, lines 2-11.☐ Married and your spouse is filing with you. Fill out both Columns A and B, lines 2-11.☒ Married and your spouse is NOT filing with you. You and your spouse are:☒ Living in the same household and are not legally separated. Fill out both Columns A and B, lines 2-11.☐ Living separately or are legally separated. Fill out Column A, lines 2-11; do not fill out Column B. By checking this box, you declare under penalty of perjury that you and your spouse are legally separated under nonbankruptcy law that applies or that you and your spouse are living apart for reasons that do not include evading the Means Test requirements. 11 U.S.C § 707(b)(7)(B).

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).	\$ 0.00	\$ 0.00
3. Alimony and maintenance payments. Do not include payments from a spouse if Column B is filled in.	\$ 0.00	\$ 0.00
4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3.	\$ 0.00	\$ 0.00
5. Net income from operating a business, profession, or farm		
	Debtor 1	
Gross receipts (before all deductions)	\$ 0.00	
Ordinary and necessary operating expenses	-\$ 0.00	
Net monthly income from a business, profession, or farm	\$ 0.00	\$ 0.00
6. Net income from rental and other real property		
	Debtor 1	
Gross receipts (before all deductions)	\$ 0.00	
Ordinary and necessary operating expenses	-\$ 0.00	
Net monthly income from rental or other real property	\$ 0.00	\$ 0.00
7. Interest, dividends, and royalties	\$ 0.00	\$ 0.00

Debtor 1 **John Adam Kozak**Case number (if known) **24-04051-5-PWM**

Column A Debtor 1	Column B Debtor 2 or non-filing spouse
----------------------	--

**8. Unemployment compensation**

\$ <b>0.00</b>	\$ <b>0.00</b>
----------------	----------------

Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here:

For you \$ **0.00**For your spouse \$ **0.00**

**9. Pension or retirement income.** Do not include any amount received that was a benefit under the Social Security Act. Also, except as stated in the next sentence, do not include any compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If you received any retired pay paid under chapter 61 of title 10, then include that pay only to the extent that it does not exceed the amount of retired pay to which you would otherwise be entitled if retired under any provision of title 10 other than chapter 61 of that title.

\$ <b>0.00</b>	\$ <b>0.00</b>
----------------	----------------

**10. Income from all other sources not listed above.** Specify the source and amount. Do not include any benefits received under the Social Security Act; payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism; or compensation pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If necessary, list other sources on a separate page and put the total below.

\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
<b>+</b> \$ <b>0.00</b>	\$ <b>0.00</b>

**11. Calculate your total current monthly income.** Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.

\$ <b>0.00</b>	<b>+</b> \$ <b>0.00</b>	<b>=</b> \$ <b>0.00</b>
----------------	-------------------------	-------------------------

Total current monthly income

**Part 2: Determine Whether the Means Test Applies to You**

**12. Calculate your current monthly income for the year.** Follow these steps:

12a. Copy your total current monthly income from line 11 **Copy line 11 here=>**

\$ <b>0.00</b>
----------------

Multiply by 12 (the number of months in a year)

**x 12**

12b. The result is your annual income for this part of the form

12b. \$ <b>0.00</b>
---------------------

**13. Calculate the median family income that applies to you.** Follow these steps:

Fill in the state in which you live.

**NC**

Fill in the number of people in your household.

**5**

Fill in the median family income for your state and size of household.

13. \$ <b>120,433.00</b>
--------------------------

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

**14. How do the lines compare?**

14a. ☒ Line 12b is less than or equal to line 13. On the top of page 1, check box 1, *There is no presumption of abuse.* Go to Part 3. Do NOT fill out or file Official Form 122A-2.

14b. ☐ Line 12b is more than line 13. On the top of page 1, check box 2, *The presumption of abuse is determined by Form 122A-2.* Go to Part 3 and fill out Form 122A-2.

**Part 3: Sign Below**

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

**X /s/ John Adam Kozak****John Adam Kozak**

Signature of Debtor 1

Debtor 1 John Adam Kozak

Case number (if known) 24-04051-5-PWM

Date December 17, 2024  
MM / DD / YYYY

If you checked line 14a, do NOT fill out or file Form 122A-2.

If you checked line 14b, fill out Form 122A-2 and file it with this form.

## Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,  
and

Your debts are primarily consumer debts.  
*Consumer debts* are defined in 11 U.S.C.  
§ 101(8) as "incurred by an individual  
primarily for a personal, family, or  
household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under  
one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan  
for family farmers or  
fishermen

Chapter 13 - Voluntary repayment plan  
for individuals with regular  
income

**You should have an attorney review your  
decision to file for bankruptcy and the choice of  
chapter.**

### Chapter 7: Liquidation

\$245	filing fee
\$78	administrative fee
+	\$15 trustee surcharge
\$338	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their non-exempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form—the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form—sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

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## Chapter 11: Reorganization

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	\$1,167	filing fee
+	\$571	administrative fee
	\$1,738	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.



## Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$78	administrative fee
	\$278	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

### Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$78	administrative fee
	\$313	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

### **Warning: File Your Forms on Time**

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to:  
<http://www.uscourts.gov/forms/bankruptcy-forms>

### **Bankruptcy crimes have serious consequences**

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### **Make sure the court has your mailing address**

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

### **Understand which services you could receive from credit counseling agencies**

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:  
<http://www.uscourts.gov/services-forms/bankruptcy/credit-counseling-and-debtor-education-courses>.

In Alabama and North Carolina, go to:  
<http://www.uscourts.gov/services-forms/bankruptcy/credit-counseling-and-debtor-education-courses>.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

B2030 (Form 2030) (12/15)

**United States Bankruptcy Court**  
**Eastern District of North Carolina**

In re **John Adam Kozak**

Debtor(s)

Case No. **24-04051-5-PWM**Chapter **7**

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept .....	\$	<b>4,625.00</b>
Prior to the filing of this statement I have received .....	\$	<b>4,625.00</b>
Balance Due .....	\$	<b>0.00</b>

2. \$ **338.00** of the filing fee has been paid.
3. The source of the compensation paid to me was:  
☐ Debtor      ☒ Other (specify): **Adel Kozak**
4. The source of compensation to be paid to me is:  
☒ Debtor      ☐ Other (specify):
5. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.  
☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.
6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:  
a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;  
b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;  
c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;  
d. [Other provisions as needed]
7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:  
**Adversary proceedings. Abandonments. Redemptions. Credit repair. Tax advice.**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

**December 17, 2024**

*Date*

**/s/ Travis Sasser**

**Travis Sasser 26707**

*Signature of Attorney*

**Sasser Law Firm**

**2000 Regency Parkway**

**Suite 230**

**Cary, NC 27518**

**919.319.7400 Fax: 919.657.7400**

**travis@sasserbankruptcy.com**

*Name of law firm*